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SEPTEMBER 2001

CHOICE

Independent information for smart consumers

House and contents

79 POLICIES SCORED

Car reliability

HOW GOOD IS YOURS?

Alternative health

WHAT WORKS FOR YOU

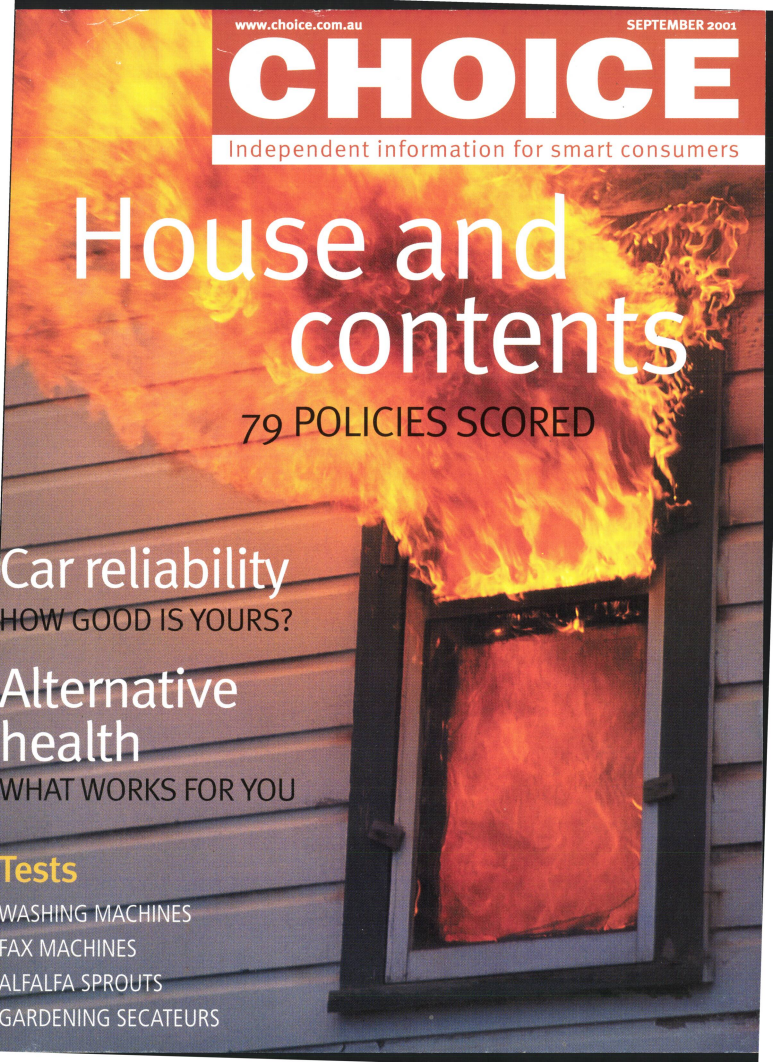
Tests

WASHING MACHINES

FAX MACHINES

ALFALFA SPROUTS

GARDENING SECATEURS





Watching the insurance industry

Home and contents insurance are a pain to shop around for. Our latest assessment of the policies (page 25) showed big differences between them — both in terms of their price and the standard of protection they offer. We found you can save up to \$200 on buildings insurance and \$300 on contents in some states. So take the hard work out of choosing: just start with our top-rating policies and ring around for the best price.

Right now, it pays to be especially careful. HIH left about one million people without the insurance cover they'd paid for. It competed heavily on price — quite possibly too heavily, which perhaps contributed to its demise. Nevertheless, we're expecting at least some of the remaining insurers to be in profit maximisation mode with HIH out of the way, so more than ever it's a time for consumers to beware.

Our research shows that premiums are on the rise. In fact, over the last decade the overall Consumer Price Index went up by 32.7%, while insurance rose 117.4%. So if you think this product is getting just a bit too expensive, you're right.

Nor are the policies all they should be. Cover for flood is still either missing or inadequate in several policies, and there are nasty little exclusions in the fine print that make others worth avoiding. Check the article for things to watch out for.

And you'd think our governments would be keen on helping to make sure people can afford cover for their home. But in fact some state and territory governments are just about the biggest taxers in the world when it comes to home insurance. Rates vary, but taxes are at levels like 40–45% in some places. Compare this with the UK, where the rates are 9%, or California at 2.4%; and the Japanese actually get a tax break to encourage them to have insurance.

The insurance industry estimates 30% of households carry no insurance and that many people are underinsured. Between the insurers' price hikes and the governments' taxes it's no wonder we're finding this essential product less and less affordable.

As a smart CHOICE consumer, we know you'll be sure not to get ripped off. But do let us know about any industry practices, or experiences you've had, that you'd like us to bring to the attention of other consumers. Email or write to us (contact details are below) or tell us about it in our online 'Premium Watch' forum at www.choice.com.au. We're going to be keeping an eye on this industry.

Louise Sylvan, CEO

CHOICE

is published by the Australian Consumers' Association

YOUR LETTERS

We welcome the letters you send us — please always include a daytime telephone number so we can contact you quickly if we want to follow up your letter. We're sorry we can't answer every letter we receive, but we do use them in our research. Thanks for taking the time to keep in touch.

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FAX us on (02) 9577 3355.

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If you've seen something you'd like us to test, email us at requestatest@choice.com.au or call us on (02) 9577 3399.

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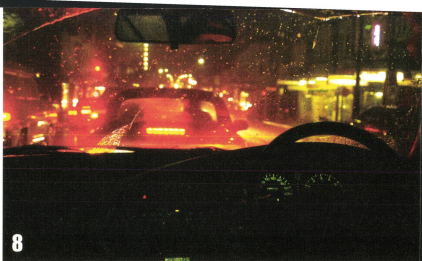
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COVER STORY

25 House and contents insurance

Premiums are rising and different policies provide varying — and confusing — levels of cover. Find out the best policies and the kind of savings you could make.

Cover photo: Getty Images



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If salad ingredients are mainly water, how can they be good for you? And watch out for that alfalfa!

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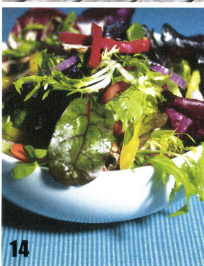
Choosing a good pair's a snip with this test.

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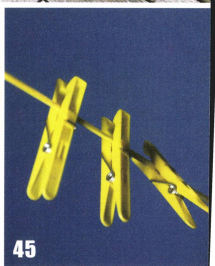
Find a good fax for all your needs.

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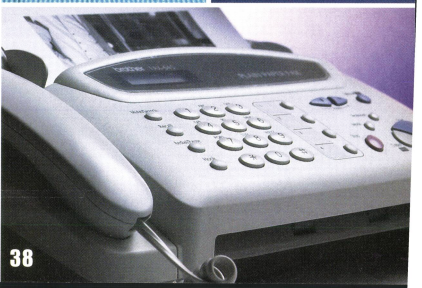
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CHOICE CUTS

AT LAST: A STANDARDISED SIZE FOR COT MATTRESSES

Our repeated criticism of ill-fitting cot mattresses and calls for standardised dimensions seem to have paid off. Furntech (the Australasian Furnishing Research and Development Institute) recently informed us that the Technical Reference Group of the Infant and Nursery Products Association (INPAA) had decided on one recommended cot mattress size: 1300 x 690 x 130 mm.

Cots are usually sold without a mattress, and up to now mattress dimensions haven't been standardised. When we last tested cots in 1999, manufacturers' recommendations varied a lot — only two of the 11 cots tested recommended the same-size mattress.

The size of a cot's mattress is a critical safety issue: if it's too short or narrow, a baby could slide down into a gap between mattress and base and suffocate, or get their limbs or fingers caught.

We can't predict how long it will take cot and mattress manufacturers to adopt the standard size, but hope the two other common sizes (1290 x 685 x 130 mm and 1290 x 655 x 130 mm) will eventually be phased out.

The industry also intends to include the recommended mattress size in the cot standard when the next revision is published.

A cot mattress that fits as badly as this is dangerous.



RED ROOSTER'S HOT WHEELS PROMOTION LEAVES MUM COLD

Enticed by Red Rooster's Hot Wheels promotion, four-year-old Liam begged his mum to buy the meal deal with bonus car so he could add it to his Hot Wheels collection. It was their first visit to Red Rooster.

Imagine Liam's disappointment when he got home, tried out the new car on his Hot Wheels track and found it didn't work — it kept falling off the upside-down loop.

At that point his mum noticed the fine print on the packet: "For use with Hot Wheels sets". She wondered if this was a Clayton's car: the Hot Wheels car you get when you're not getting a Hot Wheels car. "It has the Hot Wheels logo", she points out. "If it didn't, I wouldn't have been duped."

We agreed it was misleading, but when we followed it up with Red Rooster, they told us they'd received no other complaints. Red Rooster suggested we speak to Mattell (the company behind Hot Wheels).

Mattell explained that the cars in the meal deal are made differently from regular Hot Wheels cars, and are being given away as a promotion for the real thing. It does say 'Promotional vehicles' on the packet, but who

outside the advertising industry is going to know what that means? And you don't see the packet until you've bought the meal anyway. Mattell agreed with our concerns about misleading advertising, and will consider making the situation clearer at the point of sale.

The story has a happy ending for Liam: Mattell sent him a showbag of goodies, including a (real) Hot Wheels car, a backpack and some stickers.



DODGY SUPER ADVICE

If a financial adviser suggests you can get your super early, beware! The Australian Securities and Investments Commission (ASIC) has taken legal action against several advisers who arranged fraudulent early cash payouts of their clients' preserved superannuation benefits. Some stole all or part of these benefits; others took large fees. Among the ASIC cases are:

- Earlier this year a Melbourne insolvency consulting business was permanently restrained in the Federal Court from providing superannuation services following its role in withdrawing \$103,000 in 10 clients' preserved superannuation benefits between July 1999 and March 2000. The company was ordered to pay \$23,000 in compensation to clients.
- A former financial adviser was convicted

last year of fraudulently inducing the payment of \$62,000 in superannuation benefits in November and December 1999 on behalf of three clients, and the theft of part of the payments. He received a three-month suspended sentence and was ordered to pay \$38,000 in compensation to clients.

■ A former insurance agent was convicted in early 2000 of fraudulently inducing the payment and then theft of five clients' superannuation benefits totalling \$34,000 between August 1996 and February 1997. He received a four-month suspended sentence and was ordered to pay \$34,242 in compensation to clients.

Access to your super

Following changes to the superannuation laws in July 1999, both your and your

YOU WERE ASKING ...

ASIC warns consumers about share trading software

We've had quite a few queries about share trading software — computer programs that advise when to buy and sell shares or futures contracts. Some of them are very expensive (they can cost thousands of dollars) and promotional material often suggests you can make a lot of money trading shares this way.

However, the Australian Securities and Investments Commission (ASIC) has warned consumers to be wary of trading software that promises quick and easy returns. ASIC's concerned that some advertising is false and misleading, and has taken action against a number of companies. There are also some actions currently before the court.

"Consumers should be particularly wary of 'black box' systems, which give trading advice or recommendations in addition to providing purely factual information about securities," warns Jillian Segal, Deputy Chair of ASIC.

Black box programs don't explain how they work out their advice, and you put complete faith and trust in the knowledge, skill and reliability of the programmers. And you won't be able to tell whether the level of risk used in the program matches your own risk tolerance.

■ Still interested?

If you're considering buying such software, ASIC provides some advice on its consumer website: www.fido.asic.gov.au (click on *Consumer Alerts*, and you'll find *Buying and selling shares using*



PHOTO: THE ASX

computer programs listed under *Shares*). If you don't have access to the Web, you can ring ASIC's hotline, 1300 300 630.

Make sure the software provider has an ASIC licence, too: this gives you access to dispute resolution schemes.

■ Tell us about your experiences

If you've tried share trading software and would like to share your experiences with other readers, or if you have any other concerns and queries, contact us (details on page 2) or visit our online forum at www.choice.com.au.

employer's contributions are 'preserved' in the fund or retirement savings account until you're over 55 and retired from the workforce.

You can only access your super early in circumstances determined by the rules governing your fund, and under certain conditions, for example withdrawing only a specific amount based on need.

Ask your superannuation fund about releasing benefits when:

- You experience severe financial hardship. Generally, you must have been receiving a Commonwealth income support payment for 26 weeks and be unable to meet reasonable and immediate family living expenses.
- You're permanently incapacitated.
- You've left a job and the preserved super benefit is \$200 or less.

The Australian Prudential Regulation Authority (APRA) can advise on applying for early access to your super for the following reasons:

- Expenses relating to medical treatment and medical transport for you or a dependant suffering a life-threatening illness/injury or acute/chronic pain or mental illness.
- Modifications to the family home and/or vehicle to meet your special needs if you have a disability or for a dependant with a disability.
- Palliative care or death, funeral and burial expenses for you or a dependant.
- Preventing foreclosure of a mortgage over your principal place of residence.

CHOICE advice

- Ask your fund about all aspects of your super, such as when you'll be able to access it.
- When making changes to your super, deal directly with your fund. Avoid getting a financial adviser or other third party to make arrangements on your behalf.
- If you're experiencing financial difficulties, contact a financial counselling service, which offers free information, assistance and referral to help you manage your finances better.
- If you need to access your super early because of hardship, apply to your fund directly or call APRA for more information on 13 10 60.

MAGNET THERAPY

Magnet therapies have become increasingly popular for the treatment of pain, and we're starting to get quite a few queries about them from subscribers. They're not cheap, especially when it comes to larger applications like mattress pads, so it might seem like good sense to find out which brand is the best.

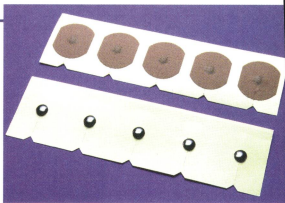
A more fundamental concern, however, is whether these products work at all — and unfortunately for anyone who's already spent good money, the scientific evidence isn't on your side. Nor did CHOICE readers who'd tried them for headaches, back pain, neck pain or osteoarthritis rate them very highly in our recent survey (see *Alternative therapies: do they help?*, page 18, for more on this).

The magnets most often referred to in promotions are static or permanent magnets (much like a fridge magnet), as opposed to the more powerful electromagnets. The idea is that the magnets are placed on the body — usually over regions of pain or

Magnet bracelet.



JANESA MARSHALL



Adhesive magnets.

sometimes acupuncture points — and that their power relieves the pain (although we're not quite sure how this applies in the case of mattress pads, where the point of contact is non-specific).

To date, no proven mechanism for static magnets' *modus operandi* has been established, although the effects of electromagnetic therapy suggest it's possible the body can react to magnetism. Indeed, electromagnetic therapy has been successfully used to aid in healing difficult bone fractures, and is being investigated for applications such as arthritis and migraine treatment.

There have been only a few scientific studies evaluating the effectiveness of magnet therapy, and no overwhelmingly positive results. (Fervent testimonials in advertising literature and friends who swear by magnets don't constitute 'scientific evidence'.) A therapeutic effect can't be discounted on the basis of an absence of well-designed studies. But at this point, with no strong evidence in favour of magnets, you'd be better off resisting that magnetic pull on your wallet.

WORLD CONSUMER SNAPSHOT

CONDOM CAPERS

The wrong condom can spoil your fun, the German consumer magazine *Test* reported earlier this year. When the erect penises of 143 men were measured, for every fifth man, a standard-sized condom was found to be just too big.

Back in 1989 we said condom "manufacturers remain too coy to print sizes on the pack" — now German experts have urged manufacturers to take the step.

Penis lengths in the test ranged from 10 to 19 cm (average 14.48 cm), and diameters from 3 to 5 cm (average 3.95 cm), in case you're interested in getting out the tape measure.

HOORAY — MORE PACKAGING!

Ireland's *Consumer Choice* commented recently on a Colgate ad that caught their attention. The bright red, attractive ad for the Navigator toothbrush claimed that "NEW larger packaging" made the toothbrush easier to find. Not an improved — or cheaper — toothbrush, just more rubbish we could certainly do without. We're not overly impressed by the innovation.

AND THEN THERE WAS BEER...

Meanwhile, Austria recently tested an Aussie favourite — beer. The 30 beers *de Konsument's* July issue reported on all scored well for taste and content, but some fell down on company ethics. Only 12 of 26 breweries supplied complete information to the magazine on issues such as employing staff with disabilities, staff reps and reduction of water and energy consumption. Now there's a concept: beer with ethics.

YOUR LETTERS

Undercompensated?

Having read the section 'Today's retirees are doing it tough' in your article *Could you retire at 50?* (April 2001), I felt compelled to draw your attention to an exception to the aged pension eligibility requirements outlined in your article.

My grandparents recently applied for an aged pension because they earn less than the upper income limit set by Centrelink. They've recently been advised that although they do earn less than the limit, they're not eligible for an aged pension because part of their income is derived from a compensation payment.

Centrelink says that for every dollar of their compensation payment, the amount of aged pension payable is reduced by one dollar.

Because their compensation payment is greater than the aged pension, they're ineligible for the pension. But if this income had been derived from any other source — for example, investments — they'd be entitled to both the income and an aged pension payment.

As mentioned in your article, the aged pension is linked to other services such as pharmaceutical allowance and rent assistance. Being declared ineligible for the aged pension means that the aged

person must pay all costs at non-pensioner rates.

I consider this policy to be very unfair and believe that it unjustly discriminates against those for whom it has been determined that compensation should be paid. I'm unable to find any reasonable rationale for it other than to suggest that the Federal Government has found a way for compensation funds to pay its aged care bill for them. I'm sure that people debating whether to accept compensation as a one-off or regular compensation payment are not aware of the long-term implications of their decision.

I'd appreciate your printing this letter to increase public awareness of this policy.

**Tracy Rainford-Watson
Perth, WA**

We contacted the National Information Centre on Retiree Investments (NICRI), which confirmed that compensation payments do affect pension entitlements.

Compensation is considered to be a payment in recognition of loss of income and, if received as a lump sum, is still divided by the number of years of lost income. If one or both partners of a couple (in this case Tracy's grandmother) receive a lump sum, both partners may not be able to receive a pension until the end of the compensation period. If

they receive regular payments, their pension is reduced dollar for dollar by the amount of compensation income.

We asked the Department of Family and Community Services (FACS) to explain why the rules for compensation recipients were so strict, and were told: "Successive governments have held the view that primary responsibility for assisting people suffering a compensable illness or injury rests with compensation schemes and insurers, not with taxpayer-funded social security programs. The social security safety net should only be used as a 'top up' for injured people and their partners if the level of weekly compensation received is less than the maximum amount of social security income support otherwise payable."

We wonder why compensation is assessed at a dollar for dollar basis at all, while ordinary income only after a certain threshold. But it certainly discriminates against people like Tracy's grandparents by cutting the eligibility of both partners for pharmaceutical allowance or rent assistance. There are, however, some exemptions, depending on which pension you receive and when you started getting it — check with FACS to find out whether they apply to you.

Some good news is that FACS says the rules will change later in 2001:

THUMBS UP



■ Kerry Nagle gives the thumbs up to **DUNLOP**, which replaced within a fortnight of her phone call a pair of joggers whose sole had nearly worn away after just 12 days' wear. There was no need to send a letter, present the faulty shoes or proof of purchase.

■ When Colleen Romano of Fisher, ACT, complained to **SUGAR AUSTRALIA** about a piece of glass in a packet of sugar, the company wrote back to apologise, told her that it was a piece of PVC and sent her a money order for \$25. "In the same mail I received a solicitation from St Vincent de Paul and donated the money to that charity."

■ Jim Barber gives a thumbs up to **MOTHER EARTH FINE FOODS**, which not only sent a replacement box of muesli bars when one was found to be mouldy, but added two other boxes of new products. And he received them within 48 hours of posting the spoiled bar.

"Compensation will be treated as ordinary income for partners of compensation recipients, giving partners access to existing income-test-free areas and taper rates. Compensation will still be treated as a direct deduction for compensation recipients. This initiative recognises the moves in other areas of the social security system away from the concept of dependency-based payments and toward entitlement for payment in an individual's own right."

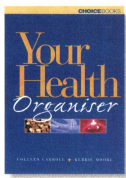
Tracy's grandparents and others in a similar position can take up their case with FACS or their local member — plus we'd like to hear about other experiences.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs. Positive outcomes you've had to a complaint you took to a manufacturer, retailer, importer or tradesperson interest us, too. Address these letters to *Thumbs Up* at the address on page 2.

To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Tracy Rainford-Watson of Perth, WA, receives *Your Health Organiser* or any other book of her choice from Consumer Bookshelf, pages 35 to 37.

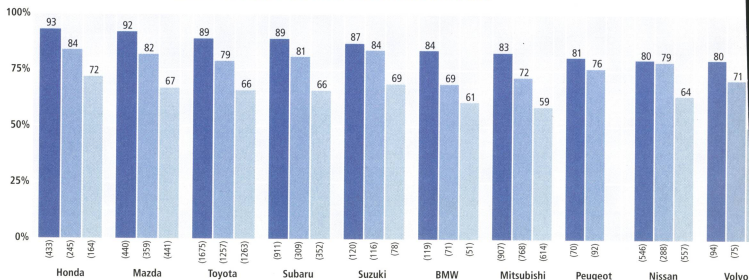
We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 2 for how to reach us.



Is your car keeping you OFF THE STREETS?

New cars are generally more reliable now than they were in the late 1980s, but some recent models continue their poor track record.

CAR RELIABILITY BY MAKE: PERCENTAGE THAT DIDN'T BREAK DOWN



IN A NUTSHELL

■ The most reliable makes of cars aged one to 11 years old are **HONDA, MAZDA, TOYOTA, SUBARU** and **SUZUKI**; the least reliable include **LAND ROVER, SAAB, HOLDEN** and **FORD**.

■ Our recommendations for recent reliable cars: **HONDA CR-V, TOYOTA Starlet, MAZDA 626, HONDA Civic** and **TOYOTA Camry MCV20** — see page 10.

■ **HOLDEN Commodores** and **FORD Falcons** still come at the less reliable end of the list.

■ In terms of reliability, locally made cars still lag behind the imports.

When it comes to styling, car manufacturers increasingly take their cues from the past. Car technology, however, has been steadily advancing over the decades, significantly improving the reliability of newer-generation cars.

We've been doing car reliability surveys for many years, and when we compared this year's results with 1988, it confirmed that you're getting a much more reliable car now than in the late 1980s. We expected to see fewer breakdowns in new cars now, but found remarkable improvements across the board over the past 13 years.

In that timespan, the overall breakdown rate for recent cars decreased by a staggering 20%. In our 1988 survey 35% of the one- to two-year-old cars had needed repairs in the previous year, a number that had fallen to 15% in 2001.

The only areas we couldn't compare with the 1988 survey were computerised engine management system and cruise control (which weren't as widespread 13 years ago) and body exterior (which we previously split in three categories).

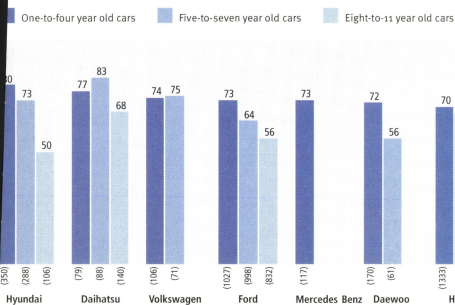
All other areas we compared showed improvements, which means a higher proportion of car owners had no problems in these areas. The table, above right, gives the details. 'Other electrics' covers things such as lights, radio, electric windows and mirrors, gauges and indicators.

Percentage of newer cars without problems in our 1988 and 2001 car reliability surveys

	Newer cars in 1988	Newer cars in 2001
Air conditioning	86	97
Automatic transmission	89	97
Brakes	88	94
Clutch	92	99
Driveline	90	98
Engine (cooling)	93	98
Engine (mechanical)	92	98
Exhaust system	91	99
Fuel system	86	98
Ignition system	94	96
Interior	82	92
Manual transmission	90	98
Other electrics	73	91
Rust	94	99
Steering	87	95
Suspension	89	97

THE OLDER THEY GET ...

... the less reliable they are. The number of cars in our survey that had broken down the previous year increased with age. Of the one- to four year-old models, 19% had broken down; 28% of those aged between five and seven years; and 39% of the eight- to 11 year-old models.



THE BEST AND WORST

In this year's survey, HONDA, MAZDA, SUBARU and TOYOTA stood out for good reliability among both the one-to-four and five-to-seven year old cars (see the charts below). Particularly noteworthy were:

- The HONDA Civic in both these age groups and the CR-V in the 1997–March 2000 age group.

Models 1997 to March 2000

Model	Local or imported	Percentage without breakdown
Honda CR-V (114)	Imported	96
Toyota Starlet (110)	Imported	96
Mazda 121 Metro (69)	Imported	96
Mazda 626 4-cylinder (Jul 97–Mar 00) (99)	Imported	95
Honda Civic (Jan 97–Mar 00) (137)	Imported	93
Toyota RAV 4 (58)	Imported	93
Mazda 323 Astina 4-cylinder (87)	Imported	93
Subaru Impreza (98)	Imported	93
Toyota Land Cruiser Prado V6 (124)	Imported	92
Mitsubishi Magna TH / Verada KH V6 (101)	Local	91
Toyota Camry MCV20 V6 (334)	Local	90
Subaru Outback (186)	Imported	90
Toyota Camry SXV20 4-cylinder (210)	Local	90
Mazda 323 Protegé (76)	Imported	90
Subaru Liberty AWD (258)	Imported	89
Subaru Impreza WRX (66)	Imported	88
Mitsubishi Lancer (139)	Imported	88
Ford Laser KJ-KN (81)	Imported	88
Toyota Corolla AE101–102 (199)	Local	87
Mitsubishi Mirage (87)	Imported	87
Toyota Camry SXV10 4-cylinder (87)	Local	87
Toyota Corolla AE112 (175)	Imported	86
Subaru Forester (215)	Imported	86
Nissan Maxima (57)	Imported	86
Mitsubishi Pajero V6 (53)	Imported	83
Mitsubishi Magna TE-TF / Verada KE-KF V6 (324)	Local	82
Hyundai Excel X3 (181)	Imported	81
Nissan Pulsar (Oct 95–Mar 00) (242)	Imported	79
Ford Festiva WD-WF (74)	Imported	78
Daewoo Lanos (53)	Imported	77
Ford Falcon AU 6-cylinder (227)	Local	77
Daewoo Nubira (66)	Imported	76
Hyundai Lantra (87)	Imported	76
Ford Falcon EL 6-cylinder (336)	Local	73
Holden Barina SB (63)	Imported	70
Holden Commodore VT V6 (603)	Local	70
Holden Astra TS (78)	Imported	67
Holden Vectra 4-cylinder (115)	(A)	66
Holden Commodore VS V6 (134)	Local	64

0 10 20 30 40 50 60 70 80 90 100

(A) Imported before August 1998, then locally made.

- The MAZDA 626 four-cylinder in the July 1997–March 2000 age group and the 121 Sedan four-door in the 1994–96 age group.

- The TOYOTA Starlet and Camry MCV20 V6 in the 1997–March 2000 age group and the Camry SXV10 4 cylinder and Corolla AE101–102 in the 1994–96 age group.

- No model stood out with a particularly good reliability record in the older age group.

At the other end of the scale, the locally made FORD Falcons and HOLDEN Commodores featured prominently among the least reliable cars in our survey, including:

- Various six-cylinder FORD Falcons: the EL in the 1997–March 2000 age group, the EF in the 1994–96 age group and the EB and ED in the 1990–93 age group.

- The HOLDEN Commodore VR V6 in the 1994–96 age group and the VS V6 and VT V6 in the 1997–March 2000 age group.

- The HOLDEN Astra TS and the Vectra four-cylinder in the 1997–March 2000 age group.

Apart from the large FORDs and HOLDENS, only one other car was significantly more likely to have broken down and needed repairs: the MITSUBISHI Magna TR-TS four-cylinder in the 1994–96 age group.

Models 1994 to 1996

Model	Local or imported	Percentage without breakdown
Honda Civic (Oct 95–Dec 96) (59)	Imported	98
Mazda 121 Sedan 4-door (115)	Imported	90
Toyota Camry SXV10 4-cylinder (217)	Local	87
Toyota Land Cruiser 80 series 6-cylinder petrol (59)	Imported	85
Ford Festiva WB (63)	Imported	83
Toyota Corolla AE101–102 (279)	Local	82
Honda Accord 4-cylinder (99)	Imported	82
Subaru Impreza (70)	Imported	81
Mitsubishi Lancer (91)	Imported	80
Subaru Liberty AWD (147)	Imported	80
Toyota Camry SDV10 4-cylinder (145)	Local	79
Toyota Corolla AE92–93 (54)	Local	78
Toyota Camry VDV10 V6 (67)	Local	75
Mitsubishi Magna TR-TS / Verada KR-KS V6 (243)	Local	74
Hyundai Excel X3 (136)	Imported	73
Holden Commodore VS V6 (502)	Local	69
Toyota Land Cruiser 80 series 6-cylinder diesel (54)	Imported	67
Hyundai Lantra (52)	Imported	65
Ford Falcon ED 6-cylinder (92)	Local	65
Mitsubishi Magna TE / Verada KE V6 (88)	Local	64
Ford Falcon EL 6-cylinder (74)	Local	64
Holden Commodore VR V6 (286)	Local	63
Ford Falcon EF 6-cylinder (414)	Local	62
Mitsubishi Magna TR-TS 4-cylinder (84)	Local	51

0 10 20 30 40 50 60 70 80 90 100

If you're wondering why other cars with reliability records that seem equally good or bad haven't been included in the models noted above, it's because only these cars' results can be statistically proved to be significantly above or below average. With the others, not enough people reported on the model for statistical certainty.

LOCAL VS IMPORTED

Do you know your imported cars from the locally made? In the past it was easy: a Holden was locally made and a Toyota imported. But as car manufacture is becoming more globalised and brand ownership concentrated, knowing your local from imported cars is becoming a bit more confusing.

In the charts we've indicated whether a model is local or imported — 'local' means it's assembled in Australia or has significant local content, 'imported' means it's fully imported.

In our survey, recent imported models beat locally made ones for reliability — 14% of the imported models had broken down in the last year compared with 22% of the local models. This won't surprise you if you've been following our survey results over the years. While the percentage of cars that had broken down has

fallen for both imported and local cars over the last five years, imported cars continue to be more reliable.

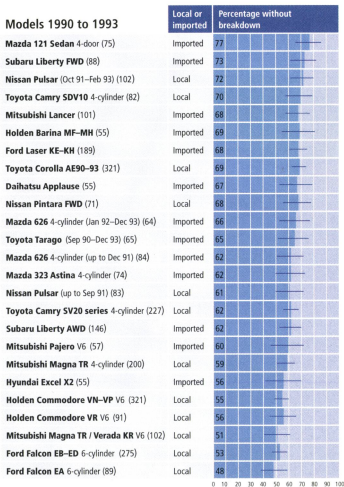
However, we should add for fairness that the locally made models in our survey were generally driven further: just over 20,000 km/year on average, compared with around 16,500 km/year for imported cars.

OUR SURVEY

A big thank you to the 17,443 subscribers who responded to our latest car reliability survey. We mailed the survey with every copy of CHOICE in March this year and received useful information for 21,301 cars, covering 20 makes and more than 70 models.

Readers could reply to the survey for one or two cars between one and 11 years old; newer cars wouldn't have been on the road for the full 12 months, and the reliability of cars older than about 10 years is more likely to be affected by factors other than the design or the quality of manufacture (such as driving style or the degree of maintenance).

Models 1990 to 1993



How reliable are the models?

The charts show, for each age group, the percentage of models in our survey that didn't break down or need to be off the road for repairs for at least one day during the 12 months before the survey (excluding days off the road for repairs caused by accidents, vandalism or regular maintenance). The numbers in brackets are the number of replies received for each model. We only included models for which we received at least 50 replies in an age group.

How to read the graphs

The coloured bars show the percentage of cars in the survey that didn't have problems. The blue lines indicate how closely our survey results would be likely to match reality if we were able to survey all cars on the road: the shorter the blue line is, the closer our results are likely to be to reality.

The lines get shorter when there are:

- A high number of responses for the model.
- A high proportion of cars without breakdowns for the model.

When comparing the cars' reliability it's important to look at the blue lines. For example, in the 1997–March 2000 period, the percentage (shown by the coloured bar) of MAZDA 323 *Protegés* without breakdowns in the survey was higher than for the TOYOTA Corolla AE112. However, the reality lines for both models overlap each other — which means we can't say definitely that the *Protegé* is more reliable than the Corolla.

On the other hand, when we compare the *Protegé* with the HOLDEN Astra TS, we can be highly confident it's more reliable, because the blue lines don't overlap.

Reliable choices

Pictured below are the five newer car models (made between 1997 and March 2000) that rated significantly above average current secondhand value.

SMALL CARS

TOYOTA STARLET

(Made between 1997 and October 1999)

Current secondhand price range: \$8000–\$13,000.

A three- or five-door hatchback with a four-cylinder, 1.3 L engine and front-wheel drive.

- 96% didn't break down or need repairs in the last year.
- Significantly fewer cars than average had problems with the exterior or electrical system (for example, wipers, radio, lights or gauges).



HONDA CIVIC

(Made between January 1997 and March 2000)

Current secondhand price range: \$15,000–\$20,000.

A two-door coupé, three-door hatchback or four-door sedan with a four-cylinder, 1.6 L engine and front-wheel drive.

- 93% didn't break down or need repairs in the last year.
- Significantly fewer cars than average had problems with the brakes.



MEDIUM TO LARGE CARS

MAZDA 626

(Made between July 1997 and March 2000)

Current secondhand price range: \$20,000–\$25,000.

A four-door sedan or wagon or a five-door hatchback with a four-cylinder, 2 L engine and front-wheel drive.

- 95% didn't break down or need repairs in the last year.
- Significantly fewer cars than average had problems with the exterior.



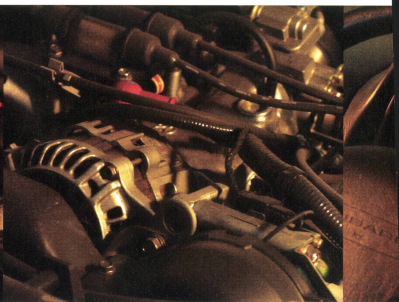
TOYOTA CAMRY MCV20 V6

(Made between August 1997 and March 2000)

Current secondhand price range: \$20,000–\$25,000.

A four-door sedan or wagon with a V6 cylinder, 3 L engine and front-wheel drive.

- 90% didn't break down or need repairs in the last year.
- Significantly fewer cars than average had problems with the ignition or computerised engine management systems.



FOUR-WHEEL DRIVE

HONDA CR-V



(Made between September 1997 and March 2000)

Current secondhand price range:

\$20,000–\$25,000.

A four-door wagon seating five people with a four-cylinder, 2 L engine and four-wheel drive.

■ 96% didn't break down or need repairs in the last year.

Models with problems

The list below shows the cars (in age groups) that had significantly more problems than average in certain areas, compared with other cars in their age group. If you're thinking about buying one of these models secondhand, pay particular attention to these areas. Only those models for which we received at least 50 responses are included.

1997–MARCH 2000 AGE GROUP

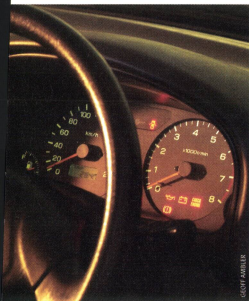
- DAEWOO Lanos: Brakes, exhaust system.
- DAEWOO Nubira: Other electrics, exhaust system.
- FORD Falcon AU six-cylinder: Exterior, other electrics, air conditioning.
- FORD Falcon EL six-cylinder: Exterior, brakes, ignition system, rust, steering, air conditioning, engine (cooling), exhaust system.
- HOLDEN Astra TS: Computerised engine management system.
- HOLDEN Commodore VS V6: Brakes, ignition system, steering, automatic transmission, engine (mechanical).
- HOLDEN Commodore VT V6: Exterior, brakes, ignition system, interior, other electrics, steering, suspension, computerised engine management system, fuel system.
- HOLDEN Vectra four-cylinder: Steering, computerised engine management system, exhaust system.
- MITSUBISHI Magna TE-TF/Verada KE-KF V6: Automatic transmission.
- NISSAN Pulsar: Air conditioning.
- SUBARU Forester: Driveline.

1994–1996 AGE GROUP

- FORD Falcon ED six-cylinder: Steering, suspension, engine (cooling), exhaust system.
- FORD Falcon EF 6 six-cylinder: Exterior, brakes, ignition system, other electrics, air conditioning, engine (cooling), exhaust system.
- FORD Falcon EL six-cylinder: Engine (cooling), exhaust system.
- HOLDEN Commodore VR V6: Air conditioning, exterior, ignition system, steering, exhaust system, fuel system.
- HOLDEN Commodore VS V6: Brakes, ignition system, steering.
- HYUNDAI Excel X3: Computerised engine management system.
- MITSUBISHI Magna TR-TS four-cylinder: Engine (mechanical).
- MITSUBISHI Magna TE/Verada KE V6: Automatic transmission.
- TOYOTA Camry SDV10 four-cylinder: Driveline, interior.
- TOYOTA Land Cruiser 80 Series Diesel six-cylinder: Suspension, clutch.

1990–1993 AGE GROUP

- FORD Laser KE-KH: Driveline.
- FORD Falcon EA six-cylinder: Rust, air conditioning, automatic transmission, engine (cooling), exhaust system.
- FORD Falcon EB-ED six-cylinder: Brakes, ignition system, steering, suspension, engine (cooling), engine (mechanical), exhaust system.
- HOLDEN Commodore VN-VP V6: Exterior, brakes, interior, steering, engine (cooling), exhaust system, fuel system.
- HOLDEN Commodore VR V6: Exhaust system, air conditioning.
- MITSUBISHI Pajero V6: Air conditioning.
- SUBARU Liberty AWD: Driveline, suspension.
- SUBARU Liberty FWD: Driveline.
- TOYOTA Camry SDV10 four-cylinder: Interior.
- TOYOTA Camry SV20 Series four-cylinder: Rust.
- TOYOTA Land Cruiser 80 Series Diesel 6 six-cylinder: Manual transmission.
- TOYOTA Tarago (Sep 1990–Dec 1993): Air conditioning.



SALAD: just rabbit food?

Lettuce, cucumber, tomato — if they're all mainly water, how can a salad possibly be so good for you?

IN A NUTSHELL

It's the so-called micronutrients in a salad that are important: vitamins, minerals, antioxidants and other phytochemicals — and you get fibre to boot.

Not only are there more exciting salad ingredients available these days, they're even better for you than was once thought. See What goodies are in your salad bowl? right, for what's in them.

Many salad ingredients may seem to be mainly water, but in fact they contain lots of things that are good for us. Your salad bowl may not contain a lot of the major nutrients such as carbohydrate, protein and fat, but there's plenty of dietary fibre and a mix of vitamins, minerals, antioxidants and other phytochemicals (chemicals from plants) that may have the ability to protect your body against cancer, heart disease and a range of other conditions. Research is discovering more and more about the potential benefits and protective functions that many components of plant foods provide.

You can have a lot more variety in your salad these days too, with lots of different kinds of lettuce, tomato, onion, beans and even edible flowers easily available to live in it up.

Given that most of us only eat three serves of vegetables a day when we should be eating five, a salad a day would be a great addition to most people's diet.

WHAT GOODIES ARE IN YOUR SALAD BOWL?

Carbohydrate, protein and dietary fibre are important parts of your diet, but it's less well known what the micronutrients in raw fruit and vegetables do.

Vitamins

Vitamins are organic compounds the body can't produce, so you have to get them from food. They're essential for growth and metabolic processes, and each has such a specific function in the body that one can't replace another.

Vitamins are classified according to their solubility in fat or water. The fat-soluble vitamins are A (retinol), D, E and K, while the water-soluble vitamins are thiamine (vitamin B₁), riboflavin, niacin, vitamin B₆, biotin, pantothenic acid, folic acid, vitamin C (ascorbic acid) and vitamin B₁₂.

Minerals

These elements also have vital roles in the human body and you'll find a lot of them in vegetables. Major requirements include sodium, potassium, chlorine, calcium, phosphorus, magnesium, iron and iodine.

The body also needs traces of zinc, copper, selenium, cobalt, chromium, molybdenum, cadmium and manganese. Although they're present in much smaller amounts, they still have an important job to do in your body, but deficiencies of them are rare.

Phytochemicals

These are naturally occurring chemicals found in plants. They don't provide energy, essential vitamins or minerals, but many of them have been shown to protect against cancer, heart disease and other illnesses. More than 900 different phytochemicals have been identified in foods to date, and they're still being discovered. Because they're only found in plant foods, eating salads is a good way of ensuring you're getting plenty of them.

Antioxidants

These are substances that protect your cells against the damage caused by free radicals and oxidation. Oxygen is essential for life, but its use in the body's normal





COMMON SALAD INGREDIENTS

So what do you get when you throw a salad together? Here's a brief rundown of the main nutrients in some common salad ingredients.

■ **Lettuce:** There are many more varieties of lettuce available these days beyond the old-faithful iceberg. Coral, cos, mignonette, oakleaf and radicchio are all forms of lettuce. The darker the leaves, the higher the content of carotenoids. A green cos or mignonette lettuce can have as much as six times the amount of beta-carotene as an iceberg lettuce. Lettuce also provides dietary fibre, vitamin C and folate (important for prevention of spinal cord defects in babies; women considering pregnancy or who are pregnant should be eating a diet high in folate). Make sure the lettuce you choose is fresh – if it looks limp it will have lost some of its vitamin content.

■ **Tomato:** Tomatoes are an excellent source of vitamin C and also provide potassium and vitamin E. Cherry tomatoes are a good choice in a salad as they provide nearly twice as much vitamin C as other types gram for gram. Tomatoes are also a very good source of carotenoids, particularly beta-carotene and

lycopene. Cooked tomatoes are an even better source of lycopenes, as the heat releases more from the cell walls.

■ **Cucumber:** Cucumbers provide some vitamin C, particularly Lebanese cucumbers.

■ **Carrot:** Carrots are an excellent source of beta-carotene, as well as other carotenoids, and a good source of vitamin C and fibre.

■ **Onion:** Onions are a source of vitamin C and the phytochemical allyl sulphide, reputed to lower the risk of stomach and colon cancer. Green onions such as spring onions, shallots or salad onions, provide folate and beta-carotene as well, while onions also contain quercetin, a type of flavonoid that may help to prevent hay fever.

■ **Sprouts:** This name covers alfalfa, mung bean, fenugreek and snow pea sprouts. While sprouts, particularly alfalfa sprouts, are a popular addition to salads and sandwiches, they can be a risky food. See *Alfalfa sprouts: handle with care*, page 16, for more on their safety.

From a nutrition perspective, alfalfa sprouts have a small amount of vitamin C, folate and fibre; fenugreek sprouts are a good source of iron and vitamin C; mung bean sprouts are a good source of dietary fibre and

WHY CAN'T I JUST TAKE A PILL?

The excitement over the potential health benefits of phytochemicals and antioxidants has created a boom in the supplement market. Unfortunately advertising hype is way ahead of the science. There are so many of these compounds that it's not known which are important and which aren't – and research has shown that isolated compounds are not necessarily effective. Supplements can't provide the rich diversity of phytochemicals found naturally in foods. Moreover, you can't get anywhere near the amount in a few tablets that you can get from eating a variety of fruit and vegetables every day.

processes creates chemicals known as 'free radicals'. These have 'unpaired' electrons, and so they try to steal electrons from other molecules. These attacks damage the body's cells – a process called oxidation.

Research suggests free radicals can, among other damaging effects, start cancers by damaging DNA; increase the amount of cholesterol that sticks to artery walls, inducing coronary heart disease; cause cataracts; and damage brain cells, promoting conditions such as Alzheimer's or Parkinson's disease.

Antioxidants neutralise free radicals, and while the body produces its own, you need plenty in your diet to provide extra protection. Some phytochemicals act as antioxidants, but the main groups of antioxidants are:

■ **Carotenoids:** These include beta-carotene, which the body converts into vitamin A and which is found in carrots, pumpkin and dark-green leafy vegetables; lycopene, which is the red pigment in tomatoes; lutein, which is found in green leafy vegetables; and cryptoxanthins, in foods such as red capsicum.

■ **Flavonoids:** Found in tea, onions, red wine and red grape juice.

■ **Vitamins C and E** (see page 14) are antioxidants. Trace elements such as selenium, manganese, zinc and copper also have an important role.

some vitamin C, folate and iron; and snow pea sprouts also provide some folate.

■ **Green beans:** These are a good source of fibre, folate and vitamin C, as well as smaller amounts of iron and beta-carotene.

■ **Mushrooms:** They're a significant source of B-complex vitamins including riboflavin, niacin, pantothenic acid, biotin and folate. For more on mushrooms, watch out for an article in an upcoming issue of CHOICE.

■ **Spinach:** We're not talking about silverbeet, but real spinach, the dark-green leafy vegetable (also known as English spinach). A great way to get vitamin C, beta-carotene and folate as well as some vitamin E, it's also an excellent source of fibre and the carotenoids lutein and zeaxanthin, which may protect against age-related blindness.

So what about iron? Sadly for Popeye, spinach doesn't contain iron that the body can use — the oxalic acid in it stops absorption.

■ **Capsicum:** A rich source of vitamin C — red capsicums have twice as much as green — as well as being an excellent source of carotenoids.

■ **Beetroot:** High in folate as well as providing some dietary fibre, iron, and a small quantity of vitamin C. It also contains antioxidants from the cyanine and xanthan groups.

■ **Rocket:** A good source of antioxidants, particularly beta-carotene, and also supplies vitamins E and K and some vitamin C.

■ **Flowers:** Some flowers are edible, and many people find them an appealing addition to a salad, but they aren't a great source of nutrients. If you do like to add them to salads, make sure you get them from somewhere you know hasn't treated them with pesticides, use the petals only and wash them before eating. If you're an asthmatic it may be best to avoid them as they can cause an allergic reaction.

Some flowers can be quite toxic, so if you aren't sure whether a flower is edible or not, don't use it.

ALFALFA SPROUTS: handle with care

They're crunchy and healthy-looking, with next to no calories and fat and go perfectly in a sandwich or salad. No wonder alfalfa sprouts are so popular.

Alas, there's a downside to them — in recent years raw sprouts (mainly alfalfa and radish) have been responsible for a large number of food-poisoning outbreaks in a number of countries.

While there's been no reported outbreak in Australia so far, the kinds of seeds grown here have been associated with outbreaks in other countries, so we shouldn't get complacent.

Food-poisoning outbreaks

Since 1995, health officials have attributed 13 food-borne disease outbreaks worldwide to sprouts. Ten of these were in the US, resulting in illnesses in around 950 Americans and at least one death.

Four of the outbreaks were caused by *E. coli* bacteria, and three of those involved the most dangerous strain, *E. coli* O157:H7. The biggest was in Japan in 1996: 9000 people got sick and 17 died after eating radish sprouts contaminated with *E. coli* O157:H7.

The O157:H7 strain produces a toxin in the human gut that damages cells of the intestinal lining. Infection can lead to haemolytic

uraemic syndrome (HUS), a cause of acute kidney failure in children. HUS is fatal in about 3-5% of cases.

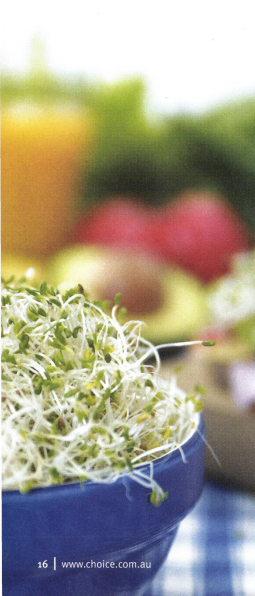
Many of the other outbreaks have involved raw alfalfa sprouts (sometimes mixed with others) contaminated with salmonella. Symptoms of poisoning include fever, stomach cramps and diarrhoea; in some people it can cause death.

What CHOICE found

We tested over 120 samples of alfalfa sprouts (including alfalfa combined with other sprouts — like radish, onion and mustard, which are added for flavouring) bought at supermarkets, greengrocers and markets in Brisbane, Melbourne and Sydney.

We didn't find any of the food-poisoning bacteria we looked for (salmonella and *E. coli* O157:H7), but that doesn't mean the sprout industry doesn't need to worry. It takes just one contaminated batch to cause a food-poisoning outbreak.

While we didn't find any pathogens (bacteria that can make you sick), we were concerned about the overall level of bacteria in some of the samples. Most had standard plate counts (SPC — the total number of bacteria) of at least 10⁶ per gram, which is fairly consistent



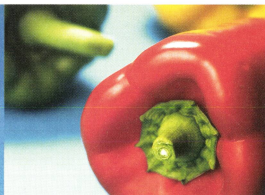
Here's a list of some that are: tuberous begonias, chrysanthemums, clover, daisies, yellow daylilies, gladioli, geraniums, honeysuckle, jasmine, lavender, lilac, marigolds, nasturtiums, orange blossom, roses, squash blossom, tulips and violets.

THE DRESSING

It's the dressing that makes or breaks a salad. Choose one that's made with low-fat yoghurt, vinegar or lemon juice, or olive oil, which is a good monounsaturated oil and contains vitamin E.

Other cold pressed oils, where the oil is extracted by mechanical pressing only as opposed to heat or solvent extraction, are also good sources of vitamin E.

Antioxidants from vegetables are absorbed better if they're eaten with some fat. Throw in some garlic as well, as it's a great source of allyl sulphide (see *Onion*, on page 15).



WHAT TO AVOID IN A SALAD

- Avoid excessively fatty salad dressings, for example those made with high-fat mayonnaise or sour cream.
- Avoid using ingredients such as bacon, ham or other smallgoods, croutons, and lots of avocado or cheese other than cottage or ricotta. Avocado and cheese are fine in small amounts.
- If you're eating a salad in a restaurant, ask for the dressing on the side, so you can choose the amount you add. Salad dressing should just lightly dress the leaves, and not pool at the bottom of the bowl.

with levels normally found in plant foods and not a problem. However, a number had 10^8 per gram (that's a billion) and some as many as 10^{10} to 10^{11} per gram.

These upper levels of bacteria mean the sprouts were probably far from fresh. This isn't helped by the fact that almost all the sprouts we bought in greengrocers or at markets weren't refrigerated. All the samples purchased in supermarkets were kept in the fridge or a refrigerated shelf or cabinet.

Another worry was the fact that a number of samples bought in greengrocers and at markets had no use-by dates on them. This is unacceptable in a high-risk food.

Where do the bacteria come from?

Sprouting requires warm, moist conditions that are just as good for bacterial growth as for the seeds.

While contamination can happen via the water used in germination and sprouting, or via equipment used in the sprouting process, seeds are the usual source. They can be contaminated in the field by agricultural water, improperly composted manure, contaminated soil, feral or grazing farm animals, harvesting equipment, and residues in storage containers.

How can the risk be reduced?

Seed disinfection (for example, soaking the seeds in a chlorine bleach solution) has been shown to be effective in reducing the incidence of sprout-associated illness. And testing of irrigation water and sprouts for presence of pathogens helps reduce risk as well.

Some countries have initiated consumer awareness programs. In the US the Food and Drug Administration (FDA) issued advice in 1998 and 1999 urging people at high risk of severe food-borne disease — children, the elderly and people with compromised immune systems — to avoid raw alfalfa sprouts until methods to improve their safety could be identified and put in place.

What about Australia?

We asked a number of large manufacturers in Australia about the measures they take to reduce the risks. They say that to supply supermarkets they have to be accredited, meaning they have to have a strict safety plan in place.

This involves such measures as testing incoming seeds for pathogens, washing seeds in a manner that reduces bacteria levels, testing irrigation water, as well as testing the final product.

However, while they follow the strict rules the supermarkets impose on them, some are also happy to supply greengrocers who don't refrigerate the product and don't display use-by dates. These double standards are unacceptable. If manufacturers care about the safety of their product they shouldn't supply greengrocers who don't do the right thing.

CHOICE advice

People with weakened immune systems (such as people with cancer or AIDS, transplant recipients or anyone with alcohol dependency), as well as the very old and very young, shouldn't risk eating raw sprouts.

If you're a healthy adult follow these tips:

- Only buy sprouts kept at fridge temperature, and keep them in the fridge at home.
- Pick crisp-looking sprouts with the buds attached. Avoid musty-smelling, dark or slimy-looking sprouts.
- Only buy sprouts that have a use-by date and don't eat them after that date.
- Rinse them thoroughly with water before eating. This can remove surface dirt and also extends their life; don't use soap or other detergents.

ALTERNATIVE THERAPIES: *do they help?*

There's good evidence for a few 'alternative' health treatments, very little for others. What have CHOICE readers found helpful?

IN A NUTSHELL

■ Except for neck and back pain, survey respondents gave more of a 'thumbs up' to conventional treatments than to complementary or alternative therapies.

■ Not all alternative and complementary treatments are equal — the effectiveness of some is backed by clinical studies, while others have little or no supporting evidence.

■ Like conventional medicines, herbal remedies aren't harmless — side effects, overdosing and interactions with other medicines are not uncommon. So keep your doctor/s and complementary practitioners informed about all treatments you're undertaking.

Australians spend in the order of \$1 billion a year on complementary or alternative medicines, and it's been estimated that more than half the population have used them in the last year. This is comparable with the US, but higher than the UK (where about 20% of people use them each year). Germany is said to have the highest usage of complementary and alternative medicine (CAM) in the western world, with at least 60% of people using it.

Many alternative therapies are based on the medical traditions and philosophies of Asian cultures (particularly China and India), where they're considered conventional. In China, most medicines and treatments are 'alternative' and in big cities, where western medicine is also practised, it's integrated with traditional Chinese medicine.

CHOICE READER SURVEY

We wanted to hear about your experiences with complementary and alternative medicine and treatments, and which ones you'd tried for various ailments: headaches, depression, neck or back pain, osteoarthritis and asthma. We sent out 15,000 surveys and received 4910 back — thanks to all who participated.

In particular, we wanted to know how helpful you found various CAM and conventional medicine treatments; where you found out about them, who gave them to you, whether you told your doctor about it and whether your doctor approved.

The results are a summary of respondents' perceptions about how the various methods worked



for them. They're a subjective comment on the helpfulness or otherwise of the treatments, not scientific evidence like a clinical trial. But you may find them interesting if you're considering alternative therapies.

See pages 22 to 24 for the detailed results; below is a look at the state of play for complementary and alternative treatments in general.

DO COMPLEMENTARY AND ALTERNATIVE THERAPIES WORK?

This is a fairly fundamental question, given the large numbers of people who spend their money on CAM with the hope of relief from symptoms. But it's unfortunate that the broad range of treatments are often regarded as a whole. So herbal remedies that have some good scientific evidence, such as saw palmetto and ginger (see *What we can say works*, right), are treated with the same scepticism by some as magnets and crystals.

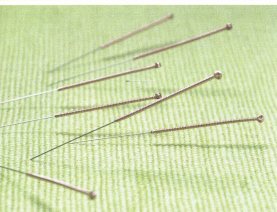
Collecting the evidence

A lack of scientific evidence doesn't necessarily mean something doesn't work, but CAM faces several difficulties with regard to entering the mainstream of medical research and review.

For one, relatively little research on herbal medicine is being done in western countries. Drug companies are the main funding source for medical research, but since herbs can't be patented, there's little financial incentive for companies to make the investment. So there's a shortage of large-scale, randomised, controlled, double-blind clinical trials providing the level of scientific evidence we expect in medicine.



PHOTOS: UNILISA MARSHALL



■ **Herbal remedies** with good evidence are **ginger** (for nausea and vomiting caused by motion, pregnancy, chemotherapy or surgery); **ginkgo biloba** (for dementia); **horse chestnut** (varicose veins); **kava** (anxiety symptoms); **peppermint** (irritable bowel syndrome); **saw palmetto** (non-cancerous enlarged prostate gland); and **St John's wort** (mild to moderate depression).

■ There's good evidence that **glucosamine** and **chondroitin** are useful for osteoarthritis, reducing the need for non-steroidal anti-inflammatory drugs and, in the case of glucosamine, slowing the progress of the disease.

As more evidence about the efficacy of alternative and complementary treatments is accumulated, some treatments once viewed as quack medicine will become as conventional and mainstream as antibiotics and surgery. Acupuncture, which is now practised by at least 15% of the nation's GPs and is funded by Medicare, is well on its way. Ultimately the whole notion of complementary and alternative medicines may disappear as treatments either become absorbed into the mainstream or abandoned as ineffective.

Don't self-diagnose or self-medicate

It's all very well to show that something 'works', but the key to effective medicine is correct diagnosis and appropriate treatment. One risk with alternative remedies is that people self-diagnose their illnesses and rush off to a health food shop to buy something they've read about in a magazine or heard about from a friend. If the diagnosis is wrong and/or the treatment inappropriate, it's not effective medicine.

As an example, a reader survey conducted by our counterpart in the US found that people who tried herbal treatments on the advice of their health practitioner (conventional or alternative) were more likely to report good results than those who found the treatment themselves.

MORE INFORMATION

- **Search Medline** (www.ncbi.nlm.nih.gov/PubMed) for studies on CAM treatments you're interested in.
- **The Natural Pharmacist** (www.tnp.com) has a lot of information about herbal remedies, including side effects and known interactions, and presents the findings of scientific studies (dismissing those that don't have any evidence). However, we found it a little optimistic in some cases, so double-check its recommendations on Medline.
- **The Skeptic's Dictionary** (www.skeptdic.com) can help you sort alternative health fact from fiction.
- **CHOICE Health Reader** keeps you up-to-date on the latest research in all branches of medicine, often offering healthy lifestyle tips to help you avoid the need for drugs and surgery. Call (02) 9577 3399 to subscribe.
- **Brisbane's Mater Hospital** has a database of complementary therapies, so if you need advice about interactions or want to report an adverse reaction, call (07) 3840 8304, 9 am to 5 pm EST.

More difficulties lie in designing tests for some treatments. The aim of good-quality scientific studies is to establish whether the treatment is better than a placebo. While it's easy to give placebo pills to compare with the effectiveness of herbal preparations, it's not so easy to give placebo physical therapy.

Even conventional surgery and therapies include an element of placebo effect. Researchers are currently developing sham surgery, sham chiropractic and simulated acupuncture techniques that can serve as placebos to help determine which physical therapies are truly effective.

Another issue is access to research. Studies looking at the efficacy of traditional Chinese medicine are usually not published in English — the dominant language for western medical researchers and reviewers. However, thousands of studies have been published in Chinese languages, Korean and Japanese that could shed light on their efficacy.

What we can say works

■ **Complementary therapies** with good scientific evidence of effectiveness are **acupuncture** for nausea and pain relief; **osteopathy** and **chiropractic** for relieving back pain; and **hypnosis** for management of anxiety, nausea and cancer-related pain.

The US survey also noted that people treating themselves made rather odd treatment choices, such as ginkgo biloba for arthritis, garlic for prostate problems and echinacea for allergies.

What are you really getting?

Under Australian regulations, where the presence of an active ingredient is claimed (for example, 300 mg of hypericum in St John's wort), manufacturers must show that the claim is true. Claims referring to the total amount of the herbal material present (for example, the equivalent dry weight of St John's wort) aren't as reliable — look for preparations stating the levels of active ingredient/s.

In a word...

For effective medicine, the take-home message is to go to your doctor first for diagnosis and advice, and only choose CAM therapies that have been scientifically shown to be effective and are conducted by a properly qualified practitioner.

ARE THEY SAFE?

There are risks in all branches of medicine. Every year hundreds of millions of taxpayers' dollars are spent on surgical errors, adverse effects of medicines and other medical misadventure. Drugs considered safe enough to enter the market are sometimes withdrawn if it turns out there are unacceptable adverse effects.

Unfortunately, the misadventures and mistakes of alternative and complementary medicine aren't so well documented or regulated. In extreme cases the Therapeutic Goods Administration (TGA) will act, as it did in banning the herb aristolochia when it was discovered it causes renal failure and cancer. But by and large, adverse effects of herbs aren't reported, at least not to the same extent as conventional drugs.

And it's not just the herbs at issue, but the whole process of manufacturing them: German authorities banned 50 herbal and homeopathic remedies because they contained toxic chemicals.

Such dramatic events aren't widely known by the public, and unfortunately there's also a perception that because herbs are 'natural', they're safe. As with other medications, there can be adverse effects and side effects when they're taken on their own, and they can also interact with other medications. For this reason, it's imperative you tell your doctor when you're taking any herbal remedies.

St John's wort, for example, used for mild to moderate depression, was the subject of much media attention when it became apparent that it was likely to interact with many medications, including other antidepressants, anti-HIV medication, blood-

thinning medicines, oral contraceptives and transplant anti-rejection drugs.

Conventional antidepressants also interact with other medications, but a doctor should know about these interactions and check you're not taking any before prescribing them. If you buy a bottle of St John's wort in a health food shop there are no such checks in place.

Other potentially dangerous high-profile herbs and supplements include garlic, ginkgo and vitamin E, all of which, when taken in large doses, can thin your blood. While this may not normally be a problem — and can be beneficial — there've been numerous cases of patients who (unbeknown to their doctors) had been taking the supplements, resulting in dangerously heavy bleeding during operations. Doctors recommend you stop taking them for at least two weeks before having major surgery.

Databases of herbs with interactions, side effects and adverse effects are steadily expanding as more research is done and case studies reported. This is good news if you have access to this information via reliable websites on the Internet and medical literature; otherwise your pharmacist or doctor may (or may not) be able to advise you. Studies testing the knowledge of staff in health food stores suggest you don't try to get the facts there.

Choosing alternative therapies: buyer beware

The Therapeutic Goods Administration (TGA) plays a role in regulating herbal medicines, but the licensing scheme is largely voluntary. Herbal remedies can be either listed or registered with the TGA.

■ **Listed products** — which are marked with a listing number preceded by "AUST L" — are typically low-risk products that must be safe and of good quality. The therapeutic claims they can make are in most cases fairly limited, such as: "Can help relieve symptoms associated with premenstrual syndrome."

Many products are listed on the basis that they've been used safely and beneficially for at least three generations, without having to undergo rigorous scientific testing. In this case, any health claims should be qualified with a statement along the lines of: "This claim is based on traditional use."

■ **Registered products** — which show a registration number preceded by "AUST R" — are either a higher-risk product or make a stronger therapeutic claim. They are evaluated for safety, quality and efficacy on a product-by-product basis before they go on the market.

Another issue for consumers is knowing whether practitioners of CAM treatments — chiropractors, osteopaths, naturopaths and so on — have bona fide qualifications. Membership of a professional association may be a good sign, but there are so many of them — 23 for traditional Chinese medicine alone — it's not always easy to tell the good from the not-so-good.

So it's very much a case of buyer beware — hardly an ideal situation when your health is at stake, and a far cry from the strict regulation of some health professions. A doctor may be able to point you in the direction of a good CAM practitioner, or else you can try word-of-mouth.





Controversial chiropractic

As for physical therapies, the most controversial is chiropractic. In our survey, around 10% of doctors who knew their patients were trying chiropractic treatment didn't approve of it — although the respondents who'd tried it found it helpful, particularly for back or neck pain. In a recent survey of Australian GPs, three quarters considered it occasionally harmful, and while two thirds of them said they'd encourage patients who wanted acupuncture, meditation or hypnotherapy, only 29% would do so for chiropractic.

The concern isn't unfounded — there've been recent reports of major side effects of manipulation, ranging from headaches to stroke and death. Chiropractors argue that there are risks in all branches of medicine, and that the risk of serious complications arising from manipulation ranges from one in 10,000 to one in a million. They also argue that some alternatives to manipulation (such as non-steroidal anti-inflammatory drugs) also carry risks — including death.

Hoping for the last word on chiropractic, we rang the professional association for orthopaedic surgeons but they said they couldn't comment on the issue.

CAM AND CONVENTIONAL MEDICINE

When Dr Kerry Phelps, president of the Australian Medical Association (AMA) addressed last year's Natural and Complementary Healthcare Summit, her opening line was "I come in peace". This may have elicited some sighs of relief, and no doubt also raised a few cynical eyebrows. But after acknowledging the growth and influence of the CAM industry in Australia, she declared it was time for a better relationship between conventional and complementary health practitioners — time to build bridges and respect each other.

It's an attractive proposition in theory, at least for CAM practitioners, but there's still a long way to go, as evidenced by the first resolution in the AMA's alternative health policy guidelines: "The AMA does not recognise any exclusive dogma such as homeopathy, osteopathy, chiropractic or naturopathy or any other practices which are not based on sound scientific principles."

In other countries the situation is a little different, with official endorsement of some therapies by the establishment. For example, in the UK, the Royal College of General Practitioners recommends physiotherapy, chiropractic treatment or osteopathy within six weeks of the onset of persistent uncomplicated back pain.

In Germany, which has the world's most comprehensive licensing criteria for herbal medicines, medical students are trained in what's called phytopharmacology, and have the option of postgraduate studies in natural healing and an internship with a naturopath.

Doctors and patients should talk to each other

As discussed earlier, it's important to tell your doctor about any CAM treatments you're using (and tell your CAM practitioner about any conventional medicine treatment). If you let worrying about their disapproval put you off, it could have dangerous consequences, particularly when there's a potential for interactions between herbs and drugs, or when an undisclosed CAM treatment might be responsible for secondary medical conditions.

In our survey, about half the respondents didn't tell their doctors about CAM treatments they were taking. Generally speaking, people were more likely to tell them about well-known and more effective treatments, including hands-on therapies (chiropractic, osteopathy, massage), acupuncture, self-hypnosis/meditation and herbs known to be effective (or that at least show some promise).

People were less likely to tell them about some of the wackier or less well-known treatments, such as magnet therapy and herbs not accepted as an effective treatment.

In fact, more often than not in our survey, doctors showed some sign of approval when told — although more for some treatments than others. And medical students these days are often taught the theories behind many CAM treatments, the idea being that they can inform patients about their pros and cons without being judgmental.

Several Australian universities offer undergraduate and postgraduate degrees and diplomas in complementary medicine, which may help give credibility to the qualifications of natural therapists.

THE CHOICE SURVEY RESULTS

Nearly 5000 CHOICE readers responded to the survey, telling us how helpful they'd found various conventional, complementary and alternative treatments to be for five ailments. Scores range from 0 (did not help) to 3 (helped me feel much better).

Our results show conventional treatments generally rated higher for helpfulness than either complementary or alternative treatments for four out of five ailments — the exception was back and neck pain, where some complementary treatments were found to be fairly helpful (see below for details).

Two thirds of the survey respondents were over 55, which may mean their findings aren't representative of the population as a whole. A few of

the treatments were tried by as few as 1% or 2% of respondents for a particular ailment, so for those we're reporting on small numbers. And we didn't ask for details of the participants' condition or treatments, so the survey results are a subjective comment, not an objective or scientific assessment of any treatment's usefulness. Still, they're interesting for sufferers of these complaints who are considering their options.

For headache, depression and asthma in particular, we asked about several more complementary and alternative treatments than those discussed below, but not enough respondents had tried them for us to report on.

NECK OR BACK PAIN

Neck and back pain have a multitude of different causes and recommended treatment varies accordingly. They include short-term bed rest, medication, immobilisation (such as a whiplash collar), physical therapy, manipulation, hydrotherapy, exercise, posture correction, activity modification and weight loss programs. Surgery may be required in some cases.

Acupuncture and spinal manipulation may be helpful for acute back pain, although there haven't been many studies proving their effectiveness: many back and neck problems seem to clear up on their own, so it's difficult to tell whether it was the treatment or spontaneous recovery.

There's no convincing scientific evidence any herbal medications can relieve back or neck pain, although willow bark, which contains salicylates, may be useful for some kinds of pain. Glucosamine or chondroitin may help if the pain is due to osteoarthritis.

OUR SURVEY FINDINGS

Three-quarters of the people who returned our survey had suffered from back or neck pain in the last three years. Hands-on therapies tended to be the most helpful (see right), although surgery topped the list.

A few people tried St John's wort — which is an antidepressant rather than a pain reliever. The lowest score was for magnet therapy — a therapy worth \$US150 million in the US, but with no good evidence to suggest it's effective for pain relief (see *Choice Cuts*, page 6, for more on this).

TREATMENT RATINGS

(Numbers in brackets are the number of people reporting on the treatment.)



* Over-the-counter

** Includes self-hypnosis and rhythmic breathing



HEADACHE

Recommended treatment depends on exactly what sort of headache it is (and whether the headache is the primary problem or a symptom of another problem). However, even if the cause isn't immediately clear, the first line of treatment is generally aspirin or paracetamol. If symptoms persist, another form of medication might be prescribed: naproxen, ibuprofen, anti-anxiety and anti-depressant medications, corticosteroids, caffeine or codeine.

There's no convincing evidence for any herbal remedies such as ginger or butterbur, nor for various vitamin and mineral supplements.

Acupuncture shows some promise as a treatment for some types of headache, but more and better-quality trials are needed before findings are conclusive.

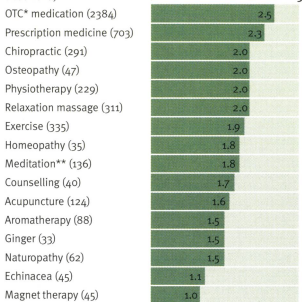
OUR SURVEY FINDINGS

Only 31% of people who'd suffered from headaches in our survey consulted a doctor, and it tended to be people who rated their headaches as severe. Over-the-counter and prescription medicines were most popular, and were considered helpful overall.

Acupuncture wasn't perceived as particularly helpful, although it's only claimed to be useful for primary headaches, so may not have been appropriate in many cases.

TREATMENT RATINGS

(Numbers in brackets are the number of people reporting on the treatment.)



* Over-the-counter

** Includes self-hypnosis and rhythmic breathing

DEPRESSION

There are many different kinds of depression, and treatments vary accordingly.

St John's wort is recognised as an effective alternative to other antidepressants in people with mild depression. It has relatively few side effects, though it does interfere with certain other medications (as do conventional anti-depressants).

Other treatments found useful in clinical trials include psychotherapy, prescription anti-depressants, cognitive-behaviour therapy, regular moderate exercise, avoiding drugs such as alcohol (which is itself a depressant), caffeine and illegal drugs, and changing life circumstances (job, relationships and so on).

OUR SURVEY FINDINGS

A high proportion (84%) of people with depression had consulted a doctor, with some conventional treatments considered helpful (see right).

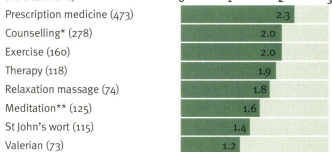
The complementary and alternative treatments were mainly self-prescribed, and tended not to be perceived as so effective — possibly because they were inappropriate for the specific condition or not undertaken as recommended.

For example, St John's wort has been shown to be ineffective for major depression. Over a third of the people in our survey who'd taken it described their depression as 'severe', and, not surprisingly, rated it lower than those who described their depression as mild.



TREATMENT RATINGS

(Numbers in brackets are the number of people reporting on the treatment.)



* Includes cognitive behaviour therapy

** Includes self-hypnosis and rhythmic breathing

ASTHMA

Asthma is a chronic inflammatory disease of the airways. There are two main kinds of mainstream medication: drugs that open up the bronchial tubes and drugs that prevent or reverse inflammation.

Reviews of various non-pharmaceutical treatment and management strategies, including herbal medicine, acupuncture, breathing exercises, homeopathy, physiotherapy and the Alexander technique, have failed to find conclusive evidence of their efficacy. This doesn't mean they definitely don't work — rather that the design and scale of the studies didn't allow definitive conclusions for or against.

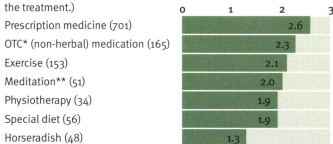
OUR SURVEY FINDINGS

Not surprisingly, considering it can be a life-threatening illness, 95% of respondents with

asthma had seen a doctor about it; 88% had taken prescription medicine and found it helpful.

TREATMENT RATINGS

(Numbers in brackets are the number of people reporting on the treatment.)



* Over-the-counter

** Includes self-hypnosis and rhythmic breathing

OSTEOARTHRITIS

Osteoarthritis (OA) is a degenerative joint disease affecting knees, hips, ankles, hands and the spine. The disease starts in the cartilage at the ends of joint bones: it gradually softens, gets thinner and the distance between the two surfaces of the joint decreases. At first, pain is caused by moving the affected joints or putting weight on them, but as the condition gets worse, pain may occur with little or no movement.

Conventional treatment usually focuses on pain control, with non-steroidal anti-inflammatory drugs (NSAIDs) commonly prescribed. While they provide temporary pain relief, these drugs don't help the disease itself (and in fact can make it worse) and have major side effects (especially on the stomach). Joint replacement surgery and other surgical procedures are recommended as a last resort.

An exciting recent development is the use of glucosamine and chondroitin supplements, which are substances naturally found in the body. Preliminary trials of the supplements taken in pill form (derived from the cartilage and shells of marine animals) show great promise: not only were symptoms relieved, but in the case of glucosamine sulphate, the loss of space in the joint that causes the symptoms was reduced.

The US government has commissioned a long-term, large-scale effectiveness study for these supplements (alone and in combination), although it will be a few years before there are results.

OUR SURVEY FINDINGS

Almost nine in 10 OA sufferers had sought help from a doctor, and by far the most helpful treatment was surgery. Some physical therapies also rated reasonably well (see right).

Glucosamine and chondroitin didn't rate quite so well, although that doesn't mean they're not useful: they should be taken for at least three months before any benefit can be established (we didn't ask how long people had taken them); and not all supplements are equal, so the ones taken by our respondents are likely to have varied in potency and quality, not only from each other but also from those used in clinical trials.

TREATMENT RATINGS

(Numbers in brackets are the number of people reporting on the treatment.)



* Over-the-counter

** Includes self-hypnosis and rhythmic breathing

HOME and CONTENTS INSURANCE

IN A NUTSHELL

You can make significant savings on your home and contents insurance by shopping around. Start with our top-ranking policies — see page 27.

Could there be another insurance company crash like HIH? The industry regulator says no.

Australian consumers are still coming to terms with the collapse of **HIH INSURANCE**. How could such a large company with such an enormous public profile end up broke and unable to pay its customers' claims? The causes and consequences of the **HIH** collapse will take years to digest and resolve.

The Commonwealth Government's decision to submit to public pressure and call a Royal Commission will give us the chance to examine why and how it happened. Meanwhile, Australian consumers are already living with the consequences of the **HIH** disaster:

- Premiums are rising. Yes, folks! The general insurance industry has responded to Australia's biggest ever corporate crisis by charging consumers more for essential types of insurance like car and home and contents.

- Consumer confidence is down. Many consumers are questioning why they should pay through the nose if there's the slightest risk their insurance policies could be worthless when they go to make a claim.

WILL IT HAPPEN AGAIN?

CHOICE approached the Australian Prudential Regulation Authority (APRA — the organisation that regulates insurance companies) asking for reassurance about the solvency of other general insurance companies, and that the **HIH** saga couldn't happen again. APRA's response was that **HIH** wasn't typical of other large insurance companies, and that there were no other significant insurers about which it has similar concerns.

Insurance is becoming more expensive but cover for your home and contents is essential. How can you find a good policy without paying a fortune?

GETTY IMAGES



GETTY IMAGES

MORE HII FALLOUT

ALLIANZ (underwriter for **REDIPLAN** and **FAI** insurance policies) declined to participate in our survey. It's taken over the **FAI** brand from **HIIH** and says it's currently examining the market and its policies with a view to repositioning them in the near future.

APRA tells us it's been working on a revamp of the current prudential framework for the last two years, and following the liquidation of **HIIH** the Government has fast-tracked the required legislative changes. The new scheme is promised to significantly strengthen supervision of insurers and the protection of policyholders. According to APRA, it will include more rigorous valuation of insurance liabilities; more demanding standards for corporate governance; and capital adequacy requirements and reinsurance arrangements that are tougher and better tailored to the profile of each company.

DON'T GO WITHOUT COVER

Meanwhile, don't take the risk of going without insurance, particularly cover for your home and contents. If your house burns down, you stand to lose much more than the cost of your premium, and each time there's a major bushfire or storm, too many people are stranded without insurance or with too little cover. At last count, 30% of Australian households don't have any building or contents insurance and 40% of those that do don't have enough cover to rebuild or replace their home or contents.

It's essential to accurately assess the value of your building and contents to work out how much cover you need. Most insurers provide you with some guidance about how to value your buildings and contents, or you can get it from us (see *How much cover?*, page 29). Then it's a matter of finding the right policies for a good price.

Scoring the policies

We scored 40 building and 39 contents policies — see right. Our assessment included the following attributes.

BUILDING COVER

- Cover for fire, explosion, theft and malicious damage, storm and weather, burst pipes, fusion of electric motors and accidental glass breakage (including cover for shower bases and cooktops).
- Cooling-off period (some days after paying for the policy during which you can read it carefully and cancel with a full refund if you change your mind).
- No averaging clause (see *Don't go without cover*, below left).
- Little or no depreciation (see *What type of policy?*, below).
- Flood cover.
- A low excess for earthquake claims.
- Cover for emergency accommodation (on top of the sum insured).

CONTENTS COVER

The first five attributes listed above plus:

- A high limit for jewellery, cameras, computers, tools of trade and cash.
- Cover for visitors' goods.
- Cover for frozen food if it's spoiled as a result of motor burnout.
- A high level of legal liability cover.
- Good cover for carpets.
- Cover for contents in the yard.

Some companies still have unfair 'averaging' clauses in their policies. If you're underinsured and make a claim for the full value of replacing your home, you shouldn't be surprised when you only receive the amount you're insured for. However, some companies extend this to partial claims: if you've insured the property for only 75% of its value, you'll only get 75% of the value of any claim you make. This condition can often be hidden in the policy's fine print. The key is to ensure you're covered for the right amount.

WHAT TYPE OF POLICY?

Make sure your policy offers **new-for-old replacement**. Some policies only offer indemnity policies — they'll only reimburse you for the value of your buildings or goods in the condition they were in just before they were damaged or stolen. It's preferable to be paid the amount it would cost to replace your home or contents with brand-new equivalents. All the policies we assessed offer new-for-old replacement.

Continued on page 28

Building policy scores

Company / policy	Score (%)	States available
Defined events		
AUSTRALIAN ALLIANCE Household	98	All except NT
AUSTRALIAN PENSIONERS Household (A)	98	All except NT
WESTPAC Quality Care	90	All
AUSTRALIAN UNITY First Option	89	All except NT
CGU First Choice	80	All
HBA Cover A	80	Vic
MUTUAL COMMUNITY Cover A	80	SA
RACV Home Buildings	80	Vic (B)
ST GEORGE Protect Secure Home	79	All
NRMA Home	78	ACT, NSW, Vic
ST GEORGE Protect Essentials Plus	78	All
RAC Homeguard	76	WA
RACV Home Building	74	Tas
AMP Home and Contents	73	All
GIO Home & Contents	73	All except Qld, SA
CGU Essentials Plus	70	All
HBA Essentials	70	Vic
MUTUAL COMMUNITY Essentials	70	SA
EIG-ANSVAR Household	69	All
AAMI Home Building	64	SA, Vic
COMMONWEALTH INSURANCE Prime Home	64	All
NRMA Home (Qld)	63	Qld
SGIC Home Buildings	63	SA
SGIO Home Buildings	63	WA
ZURICH Personal Assistance Policy	63	All except NT
SUNCORP METWAY Essential Care	62	All
AAMI Home Building	60	ACT, NSW, Qld, Tas
RACQ Household	60	Qld
Accidental damage		
AUSTRALIAN ALLIANCE Household Extra	99	All except NT
AUSTRALIAN UNITY Triple A	92	All except NT
WESTPAC Premier Care	91	All
AMP Home and Contents Comprehensive Events Option	86	All
CGU Blue Ribbon	83	All
HBA Cover B	83	Vic
MUTUAL COMMUNITY Cover B	83	SA
RACQ-AMP Household Advanced Cover Option	77	Qld
COMMONWEALTH INSURANCE Prime Plus	73	All
ZURICH Personal Assistance Policy with accidental damage option	71	All except NT
SGIC Home with accidental damage option	69	SA
SGIO Home Buildings with accidental damage option	69	WA
SUNCORP METWAY Advantage Care	68	All

Contents policy scores

Company / policy	Score (%)	States available
Defined events		
AUSTRALIAN ALLIANCE Household	94	All except NT
AUSTRALIAN PENSIONERS Household (A)	94	All except NT
AUSTRALIAN UNITY First Option	93	All except NT
CGU First Choice	88	All
HBA Cover A	88	Vic
MUTUAL COMMUNITY Cover A	88	SA
NRMA Home Contents	85	ACT, NSW, Vic
RACV Home Contents	85	Vic (B)
ST GEORGE Protect Secure Home	85	All
WESTPAC Quality Care	85	All
AMP Home and Contents	83	All
GIO Home & Contents	83	All except Qld, SA
EIG-ANSVAR Household	81	All
RAC Homeguard	79	WA
RACV Home Contents	79	Tas
AAMI Home Contents	75	All except NT
NRMA Home Contents (Qld)	75	Qld
SGIC Home Contents	75	SA
SGIO Home Contents	75	WA
ZURICH Personal Assistance Policy	68	All except NT
SUNCORP METWAY Essential Care	60	All
ST GEORGE Protect Essentials Plus	59	All
CGU Essentials Plus	57	All
HBA Essentials	57	Vic
MUTUAL COMMUNITY Essentials	57	SA
COMMONWEALTH INSURANCE Prime Contents	53	All
RACQ Household	48	Qld
Accidental damage		
AUSTRALIAN UNITY Triple A	96	All except NT
AUSTRALIAN ALLIANCE Household Extra	94	All except NT
CGU Blue Ribbon	90	All
HBA Cover B	90	Vic
MUTUAL COMMUNITY Cover B	90	SA
WESTPAC Premier Care	88	All
AMP Home and Contents Comprehensive Events Option	87	All
SGIO Home with accidental damage option	80	WA
SGIC Home with accidental damage option	79	SA
ZURICH Personal Assistance Policy with accidental damage option	75	All except NT
ZURICH Personal Assistance Policy	75	WA
SUNCORP METWAY Advantage Care	67	All
COMMONWEALTH INSURANCE Prime Contents & Prime Plus Option	61	All
RACQ General Insurance	59	Qld

(A) Available to people over 55 who no longer work full-time.

(B) And some southern NSW border towns.

WANT MORE HELP?

For our comprehensive step-by-step guide to choosing this insurance, go to www.choice.com.au and type 'home and contents insurance' in the search box, then click on 'Home and contents insurance: saving your

home from the big, bad wolf'. This guide is also in CHOICE, November 1998. If you don't have that issue or Web access, contact us on (02) 9577 3399 and we'll send you a copy of the guide.



Even with new-for-old replacement policies, some items (such as appliances with electric motors) may still be depreciated or not covered at all after a number of years.

Your other choice is between a defined events or accidental damage policy.

■ **Defined events** policies set out (define) precisely what's covered (for example, loss or damage caused by theft, storm, fire, burst pipes and so on) and what isn't. For example, glass breakage may exclude glass or ceramic cooktops or shower bases; fire damage may cover damage from flames but not just from scorching or melting.

■ **Accidental damage** policies more broadly include cover for 'unintentional' events — a can of paint dropped on your carpet, for example — with defined exclusions. They're generally more expensive but give more comprehensive cover,

PRICE GUIDE

Many variables determine how much you'll pay for building and contents insurance: for example, the value and location of your home, whether you have a security system and whether you have other policies with the company will all influence price.

For building insurance, we asked companies to provide us with quotes for a 10-year-old, freestanding, three-bedroom brick house with deadlocks and window locks (but no alarm or security system) valued at \$250,000 in NSW and \$150,000 in other states. We also asked for a standard \$100 excess, and for quotes in two different areas for each state, usually two suburbs in the state capital. The contents

insurance quotes are for a sum insured of \$50,000 in the same two areas in each state.

Obviously your home and contents requirements are likely to be different from those specified for the quotes in this article, and you're unlikely to be given the same quotes as we were when you start phoning companies. What the prices shown illustrate is the range of premiums you can be quoted for the same building and contents in the same area. In most states you can make considerable savings by shopping around; start with the policies that scored best in our assessment (page 27).

AUSTRALIAN CAPITAL TERRITORY

BUILDING INSURANCE

- Defined events cover

Deakin: \$143-\$310.

Melba: \$143-\$310.

- Accidental damage cover

Deakin: \$265-\$328.

Melba: \$265-\$328.

CONTENTS INSURANCE

- Defined events cover

Deakin: \$125-\$347.

Melba: \$125-\$347.

- Accidental damage cover

Deakin: \$216-\$416.

Melba: \$216-\$416.

NEW SOUTH WALES

BUILDING INSURANCE

- Defined events cover

Surry Hills: \$180-\$636.

Turramurra: \$180-\$636.

- Accidental damage cover

Surry Hills: \$461-\$655.

Turramurra: \$424-\$655.

CONTENTS INSURANCE

- Defined events cover

Surry Hills (high-risk area):

\$359-\$726.

Turramurra (low-risk area):

\$200-\$390.

- Accidental damage cover

Surry Hills (high-risk area):

\$504-\$937.

Turramurra (low-risk area):

\$357-\$609.

NORTHERN TERRITORY

BUILDING INSURANCE

- Defined events cover

Parap: \$180-\$436.

Alice Springs: \$180-\$333.

- Accidental damage cover

Parap: \$334-\$492.

Alice Springs: \$300-\$336.

CONTENTS INSURANCE

- Defined events cover

Parap (high-risk area): \$200-\$317.

Alice Springs (low-risk area):

\$163-\$317.

- Accidental damage cover

Parap (high-risk area): \$270-\$370.

Alice Springs (low-risk area):

\$270-\$292.

QUEENSLAND

BUILDING INSURANCE

- Defined events cover

Chermside: \$180-\$376.

Charters Towers: \$180-\$404.

- Accidental damage cover

Chermside: \$255-\$390.

Charters Towers: \$255-\$338.

CONTENTS INSURANCE

- Defined events cover

Chermside (high-risk area):

\$229-\$324.

Charters Towers (low-risk area):

\$177-\$329.

- Accidental damage cover

Chermside (high-risk area):

\$279-\$514.

Charters Towers (low-risk area):

\$225-\$415.

though you still need to read the fine print to find out exactly what's not covered.

A WORD ON FLOOD COVER

You'll still have to shop around for flood cover. Still only 12 companies offer some form of it — the same as when we last looked in November 1999. And some of the policies have only optional or limited cover — sometimes only flash-flood is included. Most still charge extra and reserve the right to refuse cover on an individual basis if you live in a flood-prone area.

WHAT YOU'LL PAY

You can make significant savings on both your home and your contents cover. In our spot checks (see *Price guide*, left), some premiums for the same amount of cover in the same areas varied by over \$200 for similar building policies and \$300 for contents policies. The cost of insurance will vary depending on the amount you want to insure your home and contents for and whether your location is considered high or low-risk. Not all areas are classified the same by all insurers, and an area that's high-risk for contents might be considered low-risk for building insurance, so it's always worth getting a few quotes.

It's also worth shopping around for discounts. Some companies will reduce your premium if you have both home and contents or other types of insurance with them, if you're over a certain age or if you have a security system installed in your home. It's always worth asking about these discounts. ■

HOW MUCH COVER?

Use our contents insurance worksheet to calculate how much you need to cover. To get it, call us on (02) 9577 3399 or go to www.choice.com.au and type 'contents insurance' in the search box.

USEFUL CONTACTS

COMPANY	PHONE	WEBSITE
AAMI — Australian Associated Motor Insurers	13 22 44	www.aami.com.au
AMP General Insurance	13 14 36	www.amp.com.au
Australian Alliance (incl. Australian Pensioners)	13 25 55	www.apla.com.au
Australian Unity Group	13 29 39	www.austunity.com.au
CGU	1300 362 893	www.cgu.com.au
Commonwealth Bank	13 24 23	www.commlnsure.com.au
EIG-Ansvar Australia Insurance	1300 650 540	www.eigansvar.com.au
GIO	13 10 10	www.gio.com.au
Mutual Community (incl. HBA)	13 61 51	www.hba.com.au
NRMA Insurance	13 21 32	www.nrma.com.au
RAC Insurance	13 17 04	www.rac.com.au
RAA-GIO Insurance	(08) 8202 4567	www.raa.net
RACQ Insurance	13 19 05	www.racqinsurance.com.au
RACT Insurance	13 27 22	www.ract.com.au
RACV Insurance	13 19 55	www.racv.com.au
SGIO (incl. SGIC)	13 32 33	www.sgio.com.au www.sgic.com.au
St George Bank	1300 301 004	www.stgeorge.com.au
Suncorp Metway	13 11 55	www.suncorpmetway.com.au
Westpac	1300 650 255	www.westpac.com.au
Zurich Australia Insurance	13 26 87	www.zurich.com.au

SOUTH AUSTRALIA

BUILDING INSURANCE

- Defined events cover

Richmond: \$139-\$344.

Crafers: \$180-\$421.

- Accidental damage cover

Richmond: \$234-\$377.

Crafers: \$237-\$332.

CONTENTS INSURANCE

- Defined events cover

Richmond (high-risk area):

\$210-\$348.

Crafers (low-risk area): \$174-\$345.

- Accidental damage cover

Richmond (high-risk area):

\$361-\$513.

Crafers (low-risk area):

\$259-\$392.

TASMANIA

BUILDING INSURANCE

- Defined events cover

West Hobart: \$111-\$289.

Launceston: \$111-\$287.

- Accidental damage cover

West Hobart: \$210-\$328.

Launceston: \$185-\$312.

CONTENTS INSURANCE

- Defined events cover

West Hobart: \$137-\$229.

Launceston: \$137-\$246.

- Accidental damage cover

West Hobart: \$222-\$392.

Launceston: \$230-\$392.

VICTORIA

BUILDING INSURANCE

- Defined events cover

St Kilda: \$180-\$387.

Morwell: \$180-\$308.

- Accidental damage cover

St Kilda: \$241-\$425.

Morwell: \$210-\$371.

CONTENTS INSURANCE

- Defined events cover

St Kilda (high-risk area):

\$278-\$617.

Morwell (low-risk area):

\$143-\$272.

- Accidental damage cover

St Kilda (high-risk area):

\$422-\$764.

Morwell (low-risk area):

\$268-\$393.

WESTERN AUSTRALIA

BUILDING INSURANCE

- Defined events cover

Mirrabooka: \$180-\$434.

Bunbury: \$180-\$316.

- Accidental damage cover

Mirrabooka: \$297-\$503.

Bunbury: \$282-\$422.

CONTENTS INSURANCE

- Defined events cover

Mirrabooka (high-risk area):

\$309-\$467.

Bunbury (low-risk area):

\$213-\$339.

- Accidental damage cover

Mirrabooka (high-risk area):

\$399-\$640.

Bunbury (low-risk area):

\$341-\$509.

SECATEURS

With the help of this article, choosing a good pair should be a snap.

IN A NUTSHELL

■ It's not easy to pick a good pair of secateurs just by looking at them — or by their price. Our test found you can get a good pair for less than \$20.

■ Four pairs of secateurs stood out in our user trial and passed lab performance tests with flying colours: see What to buy, below.

WHAT TO BUY

CYCLONE Handy Pruner 657412	\$19.65
FREUND Gartenschere 2710	\$34.95
GARDENER'S CHOICE Parrot Beak Pruner 18-007-503	\$18.00
SPEAR & JACKSON Select Range Bypass Secateur SJ-PRU/55	\$17.50

These four were rated 'good' in the user trial and finished the cutting test with no problems and no damage to the blades. No other models tested fit all these criteria.

SPRING IS SPRUNG!

A mass of flowers and their fragrance filling the air turns our attention to all things garden. Gardeners hit the nurseries and garden centres to tool up for the seasons ahead, with a good pair of secateurs high on the list of essentials.

We put 20 pairs of bypass secateurs (see *What to look for*, page 32, for the different types available) that cost up to \$60 through a two-part test:

- Eighteen horticulture students used the secateurs to snip their way through 1 cm willow branches to determine their ease of use, comfort and effectiveness (see note 1, page 33, for more).
- Our lab technicians tested their cutting ability (note 2) and blade durability (note 3).

Four models (see *What to buy*, left) stood out from the rest, performing well in both parts of the test (the profiles, right, have all the details). Three of them cost under \$20, making them pretty good value for money.

Six models aren't recommended because they couldn't complete the cutting performance test — see *What about the rest?*, far right, and the table for more.

THE FLOWERS IS RIZ ...

... not to mention a growth explosion among hedges, shrubs and other plants. Whether trimming green growth, pruning woody stems or cutting flowers for a vase, the key to good secateurs is clean-cutting,

Profiles

Profiled models were rated very good overall, and are in alphabetical order left to right, top to bottom.

CYCLONE HANDY PRUNER — 657412

Price paid: \$19.65

- Strong, with a durable blade.
- Lightweight; well-balanced; handle opening suited almost all hands.
- The blade opening is about right for easy cutting; one of the most effective at cutting branches in the user trial.



FREUND GARTENSCHERE 2710

Price paid: \$34.95

- Strong, with a durable blade. It came a little loose during testing, but can be adjusted easily.
- The blade opening is about right for easy cutting; it was judged one of the most effective cutters in the user trial.
- The locking mechanism is placed well for right- and left-handers.



GARDENER'S CHOICE PARROT BEAK PRUNER 18-007-503

Price paid: \$18.00

- Strong, with a durable blade. It came a little loose during testing and while it can be adjusted, it's not particularly easy.
- One of the most effective cutters in the user trial.



SPEAR & JACKSON SELECT RANGE BYPASS SECATEUR — SJ-PRU/55

Price paid: \$17.50

- Strong, with a durable blade. It came a little loose during testing, but can be adjusted easily.
- Comfortable handles, with the blade opening about right for easy cutting; effective at cutting branches in the user trial.
- There was some difficulty operating the blade lock with only one hand.



sharp blades — and preferably ones that stay sharp. Blunt blades damage plant tissue and increase the risk of disease.

Blades can be sharpened with a sharpening stone or sometimes replaced (see the table for the models in our test with replacement blades available). Some secateurs have a non-stick coating on the blades, claimed to make them easier to clean and prevent rust. However, the coating is unlikely to last the life of the secateurs — there was evidence of it wearing away in our test after relatively little use.

To keep pruning in good condition:

- Don't cut branches that are too thick or hard — use loppers or a pruning saw instead.
- Cut clean and straight, without twisting or tearing the branch.
- Clean the blade after use and wipe with a lightly oiled rag (also regularly oil all moving parts).
- Store the secateurs in a dry place.

I WONDER WHERE THEM SECATEURS IS?

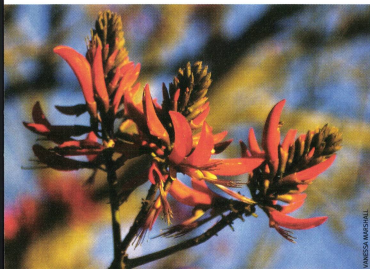
Their small size and a manufacturer tendency to make green handles means it's easy to lose secateurs amongst plants or cuttings. If this is a problem — all of our recommended models have green or blue handles — you could try wrapping them in fluoro pink or orange tape.

WHAT ABOUT THE REST?

Those with an overall rating of **good** (see the table overleaf) scored well in our lab tests, but didn't do as well as the profiled models in the user trial. The main complaints were that the handle opening was too wide (the **FELCO 400**, **FELCO 5** and **GARDENA Profi**); the blade opening was too narrow (**EAGLE** and **GARDENA 190**); they were difficult to lock one-handed (**SANDVIK**); unbalanced (**FELCO 5** and **FELCO 400**); and had uncomfortable handles (**EAGLE**).

An **OK** rating means the models didn't perform as well in the lab tests, with the **CYCLONE Compact**, **EDGE** and **MITRE 10** models struggling to finish the cutting test (see note 2 for more on the test), and the **GREEN MEADOWS** suffering blade damage, although it did well in our cutting test.

Those that are **not recommended** failed to complete the cutting performance test. The **CORONA BP3160** also rated poorly in the user trial: they're unbalanced, hard to lock, uncomfortable, not very effective at cutting the branches in our user trial and the handles open too wide.



JANESSA MARSHALL



JANESSA MARSHALL

PERFORMANCE

Brand / model (in alphabetical order within groups)

VERY GOOD

CYCLONE Handy Pruner 657412	Good	3	3
FREUND Gartenschere 2710	Good	3	3
GARDENER'S CHOICE Parrot Beak Pruner 18-007-503	Good	3	3
SPEAR & JACKSON Select Range Bypass Secateur SJ-PRU/55	Good	3	3

GOOD

EAGLE Pruning Shears Bypass Pattern 772155	Average	3	3
FELCO 400	Average	3	3
FELCO 5 Pruning Shear	Average	3	3
GARDENA 190 G600	Average	3	3
GARDENA Profi G343 Professional	Average	3	3
SANDVIK 20 mm P126-19	Average	3	3

OK

CYCLONE Compact Bypass Pruner 657658	Good	2	3
EDGE Secateurs Bypass Pattern 561205	Average	2	3
GREEN MEADOWS Pruning Shears (210 mm) 1276060	Average	3	1
MITRE 10 Deluxe By-Pass Secateur 19 mm Cut GARDM100	Average	2	3

NOT RECOMMENDED

CORONA Bypass Pruner BP3160	Poor	1	2
FISKARS Bypass Pruner 16 mm 9109	Average	1	1
THE PRICE BRAND Parrot Beak Pruner 14-538-605	Average	1	2
WILTSHIRE Garden General Purpose Utility Secateurs 2200	Average	1	3
WOLF GARTEN Classic RR 19	Average	1	3
WOLF GARTEN RR-EN	Average	1	3

What to look for

Types of secateurs available

There are two basic cutting mechanisms:

- **Anvil** secateurs chop like a knife on a block: a straight-edged blade sharpened on both sides meets the flat edge of a soft metal anvil blade. They're good for cutting hard wood.
- **Bypass** secateurs cut like scissors: there's a curved cutting blade that crosses a curved blunt blade. Used for general-purpose pruning, such as flowers and smaller branches, these are more popular than the anvil type: their design allows you to cut closer to the main stem and fit into tighter spaces. This is the type in this test.

Variations on the theme include:

- **Ratchet** secateurs, which usually have an anvil cutting mechanism, but you squeeze the handles several times to make a cut, rather than once. It requires less effort, but takes a little getting used to.
- **Loppers** are designed for cutting thicker branches than secateurs. They have longer handles, offering greater leverage for bigger jobs.

For southpaws

Some secateurs have a blade lock designed for easy one-handed access by both right- and left-handed people, such as the **FREUND Gartenschere 2710** in the *What to buy* list. However, not all left-handed people consider this to be important, and would be happy with any good pair of secateurs. Another option is a model with the blades reversed specifically for left-handers.

People with small hands or a weak grip

If you have small hands you may find many secateurs difficult to use, especially if they open more than is comfortable for your hand span.

Many are packaged so you can try them for fit in the shop — the table above shows which ones. Make sure the handles don't open too wide, that they fit the contours of your hand and, if you have a weak grip, that the spring mechanism isn't too strong. Another option for people with a weak grip is ratchet secateurs (see left).

TESTS	SPECIFICATIONS					
Can test handle in shop	Weight (g)	Diameter claimed to cut (mm)	Warranty (years)	Origin	Manufacturer / distributor	Price paid (\$)*
✓	140	19	2	Taiwan	Cyclone Industries	19.65
	190	20	1	Germany	Products of Excellence	34.95
✓	235	20	ns	Taiwan	Kmart	18.00
✓	195	12	3	Taiwan	JNU International	17.50
	180	ns	(B)	China	Cyclone Industries	14.05
✓	205	30 (A)	1 (C)	Switzerland	Felco	49.30
	310	30 (A)	1 (C)	Switzerland	Felco	42.40
✓	170	17	1	Germany	Nylex	23.95
✓	245	25	1	Germany	Nylex	38.45
✓	220	20	Lifetime	France	Bahco Tools	29.40
✓	240	16	5	Taiwan	Cyclone Industries	24.00
✓	215	15	Lifetime	Taiwan	Cyclone Industries	23.95
✓	230	ns	ns	Taiwan	Big W	5.75
✓	240	19	(D)	Korea	Mitre 10	23.65
	290	19	Lifetime	USA	Maliky	37.55
✓	260	16	Limited lifetime	USA	Fiskars	31.65
	220	16	ns	Taiwan	Kmart	5.80
✓	240	25	2	Japan	McPherson's Housewares	31.60
✓	220	16	5	Germany	Australian Gardening Supplies	41.95
✓	240	16	5	Germany	Australian Gardening Supplies	29.95

* Prices shown are those we paid in April 2001.

ns Not stated.

(A) This is limited by the user's strength.

(B) Guaranteed against faulty material and workmanship — no period stated.

(C) Lifetime for handles

(D) Exchange or refund, no period stated.

THANK YOU

We'd like to thank the 18 first-year horticulture students from Ryde TAFE in north-west Sydney for giving up two mornings to test and rate secateurs for us. And a big thanks to their teacher, Cliff Brown, who organised the materials and provided additional expert assistance.



PHOTO: THAMATE

1 User trial rating

Triallists were asked to consider each pair of secateurs for the following:

- 1 Ease of operating the locking mechanism.
- 2 Comfort (including weight, balance and the handle grips).

3 Ease of use (the opening width of the handles and blades, the amount of effort required to operate them, and effectiveness when cutting branches).

The overall rating given in the table takes all these aspects into consideration.

2 Cutting score

The secateurs were mounted in a rig and used to make about 500 cuts through 8 mm dowel.

- 3 = Completed test with no problems.
- 2 = Completed test but struggled (several attempts were required to make some cuts).
- 1 = Test couldn't be completed because the secateurs stopped cutting.

3 Blade condition score

The blade was inspected at the end of the cutting test, and any nicks, grooves or other damage noted.

- 3 = No damage.
- 2 = Minor damage only.
- 1 = Significant damage.

4 Replacement blade

Some manufacturers have replacement blades available. All models can be sharpened with a sharpening stone.

5 Can test handle in shop

Some secateurs are packaged so you can test the grip in the shop to make sure they don't open too wide for your hand.

APPETISERS

Dried vs fresh fruit

Many fruits are available dried, the most common being apricots, apples, bananas, currants, sultanas, raisins and peaches. Does it make any difference nutritionally whether you choose fresh or dried? While both are very good for you, there are some pluses and minuses to dried fruit.

Water is removed from fruit to preserve it, which also concentrates its fibre, minerals and some vitamins, particularly vitamin A, as well as many phytochemicals (see page 14 for more on these). This makes them a higher proportion of the nutrient content of the fruit.

On the downside, the same thing happens to sugar and kilojoules, and the drying process destroys water-soluble vitamins like B and C, plus some heat-sensitive phytochemicals. Dried fruit may also have sulphur dioxide added, which can cause allergic reactions or asthma attacks in some people.

The bottom line? Dried fruits are a good source of nutrients and a healthy choice for a snack, but you need fresh fruit too to keep a balanced diet.

To store dried fruit, keep it in an airtight container in a cool, dry cupboard or in the fridge.



PHOTOS: VANESSA MARSHALL

NUTRITION TIP

Without a nutrition panel to guide you, fat, sugar and salt can be hiding in an ingredients list without you realising they're there.

■ Fat may also be written as mono-, di-, or triglycerides, full-cream milk powder, shortening, lard, vegetable oil, butter or margarine.

■ Sugar can be hidden as dextrose, corn syrup, molasses, malt, honey, fructose, glucose and golden syrup.

■ Salt is in sodium chloride, yeast extract or soy sauce.

The key nutrients from the foods you don't eat

One of us and the perfectly balanced diet. We are not on the cut and meat or eat the wrong kind of food. While countries are a little more... actually, a complete of food together. It's also hard to eat more of the foods we like and avoid or eat less of the foods we don't like. For example, if you eat a glass of fruit or a slice of meat, there's no daily value has been specifically developed to ensure that you consume more the foods you don't eat. The same rule is: balance your nutrient intake and complement what you are eating with what you are missing from your diet.

Supplements should not replace a balanced diet. They are not a magic pill.



The benefits of a balanced diet for those who don't eat...



AD WATCH: YOU HAVE TO EAT THE FOOD TO GET THE NUTRIENTS

You might be forgiven for thinking you'll never have to eat food again if you take the packaging of these vitamin supplements too literally. The **HERON My Daily** range of veggie, fruit, fish, red meat and dairy supplements "has been specially developed to provide the key nutrients from the foods you don't eat".

If you've read *What's in a salad?* on page 14, you'll know you can't get all the nutrition benefits of food by eating supplements. In smaller print it says "supplements should not replace a balanced diet" — a message in direct contrast to the one conveyed by the rest of the ad.

Certain people may need supplements at times, such as some women needing extra iron or folate, or people prone to osteoporosis requiring calcium supplements. But that's a long way from everyone needing them as an everyday supplement. As if we need any further encouragement to take the easy way out when it comes to eating properly!

Focus on tofu

Tofu is made by soaking soybeans in water until they soften, then pureeing them. More water is added, then the puree is strained to produce a soybean 'milk'. This is then boiled and a coagulant, calcium sulphate, added, which results in a junket-like product. The curds are strained and pressed together to form the tofu.

Nutritionally, tofu is a good source of calcium, iron, magnesium, phosphorus and protein. It's a moderate source of thiamine, folate and potassium, and is about 4% fat — mainly polyunsaturated.

Tofu is often used as a meat replacement — for example, it can be used in stir-frys and curries — as well as added to salads. It's fairly bland on its own but added flavourings or seasonings can make it more palatable.

Many soybeans are genetically modified, so if this is of concern to you, check the label to find one that's GM-free.



WHEN IT'S NOT ALL IN A NAME ...

We were interested to read the ingredients list of a product called **JUST SQUEEZED FRUIT JUICES**. The first ingredient in the list: reconstituted pineapple juice. Hardly "just squeezed".

CONTAINS AUSTRALIAN AND IMPORTED RECONSTITUTED PINEAPPLE JUICE, FRESH AUSTRALIAN PINEAPPLE PULP, PRESERVATIVE (202), WATER.

JUST SQUEEZED FRUIT JUICES PTY. LTD. (NSW)



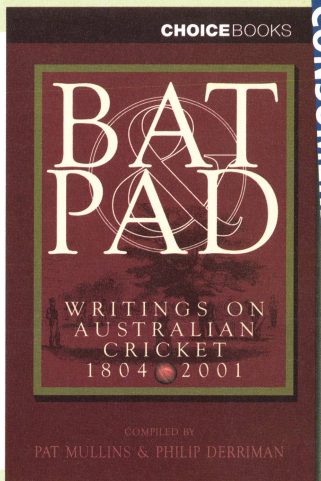
BAT & PAD

Philip Derriman and Pat Mullins

Cricket literature is one of the wonders of the sporting world: no other sport has anything to compare with it. It's outstanding for its quantity — cricket books alone may be numbered in the thousands — but even more for its quality, for cricket writing has often attained the very highest literary standards. Without doubt, some of the finest journalists in the English-speaking world for almost 100 years have been cricket writers, and the best of them are represented here: Cardus and Arlott, Fingleton and Robinson. As well, the anthology includes the work of giants in other literary fields who couldn't resist turning to cricket for subject matter.

Australian cricket and cricketers have long been an inspiration to writers. Australians have always played the game with a special flair and vigour and this has been reflected in the way writers have described them. Cricket has been written about in Australia since 1804, when a Sydney newspaper published the colony's first match report. Since then countless millions of words in prose and verse have been devoted to the game and its players. For those who love both the game and its literature, this is an anthology to be savoured long after the last ball has been bowled and the players have left the field. Cricket may be a summer game but *Bat & Pad* is a book for all seasons.

\$35.00 CODE: B&P



YOUR HEALTH ORGANISER

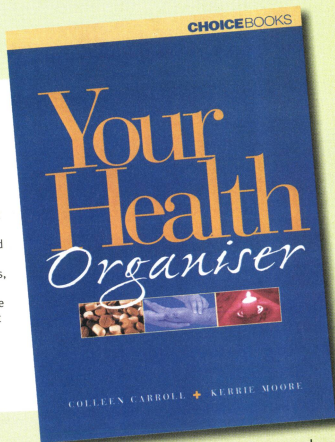
A healthy choice!

Colleen Carroll and Kerrie Moore

Your Health Organiser is designed to make it easy to record all your health details so you don't have to rely on memory for vitally important information. It provides a permanent, easy-to-refer-to written record that can be kept for each person or handed over to family members as they grow up and leave home. It also presents parents with an immediate and accurate record to refer to when taking children to a doctor, specialist or therapist, and is the ideal place to keep track of immunisation schedules, dental visits and health insurance details. Having a recorded family history of major health problems such as cancer, diabetes, heart disease or osteoporosis can be invaluable when making informed choices about regular testing or lifestyle changes.

There's also handy first aid information provided by St John Ambulance Australia.

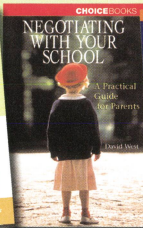
\$22.00 CODE: YHO





THE CHOICE GUIDE TO BABY PRODUCTS

Your last chance to buy the 6th edition of this guide to buying for your baby. A new and updated edition will be published in November. So until November 1, 2001, you can buy the 6th edition for \$17.
\$17.00 CODE: CBP6



NEGOTIATING WITH YOUR SCHOOL

A practical guide to dealing with a school when problems arise. It includes advice about suspensions, making phone calls, writing letters to and arranging meetings with teachers and principals.
\$20.00 CODE: NWW5

PUT IT IN WRITING

120 skillfully written letters you can adapt to achieve the results you want.
\$18.00 CODE: PIW2

SAVING SPENDING SPLURGING

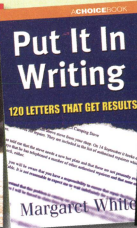
Written for 25–35-year-olds, this book outlines the principles of getting your finances in order and achieving financial goals — whether they be paying off a home or planning an extended holiday.
\$20.00 CODE: SSS

EAT GST FREE!

Use this book to cook delicious meals and avoid the GST. Each of the more than 200 recipes comes with a breakdown showing the savings you make, as well as handy storage advice.
\$22.00 CODE: EGST

ALL ABOUT BREAD

Everything you want to know about bread — its history, varieties, nutritional value, use in religion and myth, and recipes for making your own bread by hand or machine.
\$25.00 CODE: BRD



A-Z OF GARDENING HINTS

Practical and useful garden tips and hints in an easy-to-use alphabetical listing. Ideal for garden lovers who know very little about gardening.
\$20.00 CODE: AZGH

SURVIVING SURVIVAL

Each year over 75,000 Australians are diagnosed with cancer, and as diagnosis and treatment improve more people are surviving. For survivors and their intimates and carers, however, survival is sometimes as difficult to deal with as the illness itself.
\$25.00 CODE: SURV

WHAT TO DO WHEN SOMEONE DIES

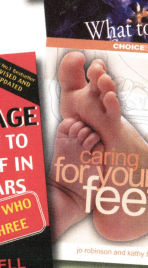
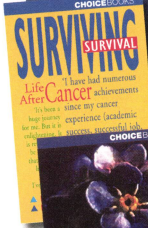
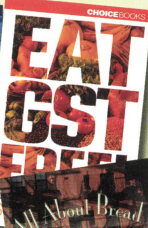
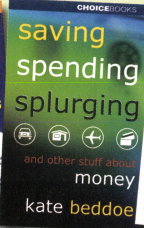
Eventually everyone will have to deal with the death of someone close, and this book offers practical advice and answers the many questions faced.
\$20.00 CODE: WTDD

CARING FOR YOUR FEET

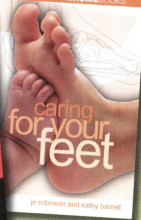
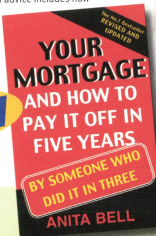
Your feet do a lot of work: this book explains the way they work, what can go wrong and how to keep them healthy.
\$18.00 CODE: FEET

YOUR MORTGAGE AND HOW TO PAY IT OFF IN FIVE YEARS

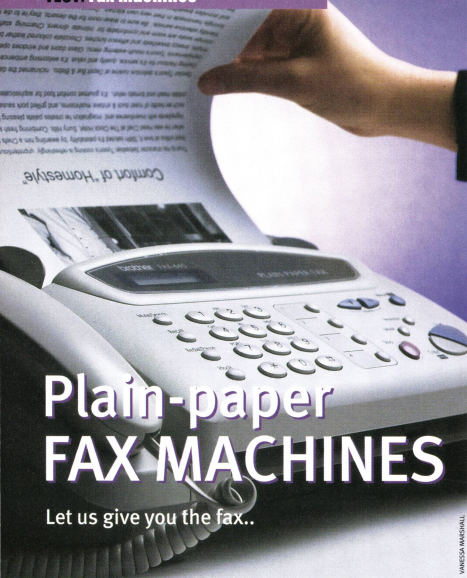
Using her own experience as an example, the author explains how you can manage your money and mortgage so that your home is bought faster than you'd planned. Practical down-to-earth advice includes how to save your deposit.
\$15.95 CODE: YM5Y



NEW



TEST: Fax machines



VANESSA MARSHALL

Plain-paper FAX MACHINES

Let us give you the fax...

IN A NUTSHELL

■ They all send and receive text well; the differences show in speed and picture quality, so our What to buy list gives you a choice — best overall, best for picture quality or best for speed.

A fax machine is useful for getting a response in writing quickly, conducting business from home or sending documents if you don't have a scanner and email facilities handy.

The test includes six plain-paper fax machines costing up to \$460. The models don't differ much in the quality of sending and receiving text documents, but there's more variation when it comes to pictures and transmission speed. If these are important for you, the fastest model overall is the **SAMSUNG**, and the **PANASONIC**'s the best for overall picture quality; see how others did in the profiles, right.

WHAT TO BUY

Best overall:	
BROTHER FAX-645	\$329
Best for picture quality:	
PANASONIC KX-FPB1AL	\$394
Best for speed:	
SAMSUNG SF-3100	\$429

GETTING CONNECTED

You have three main options when you're connecting a fax.

■ If you're expecting to use your fax machine a lot and want to use both it and the phone at the same time, you can install a separate phone line at a cost of \$190.30, plus an extra \$17.50 a month for line rental.

Connecting your fax is then as simple as hooking it to the phone line, plugging in the power cord and switching the fax to 'fax only' mode.

■ Alternatively you can run your fax machine from your main phone line. Hook it up, plug it in and switch it to 'fax/tel' mode if you want to receive both phone calls and faxes. The fax machine will check an incoming call; if it's a fax, the machine will automatically receive it; if it's a phone call, the fax machine will start ringing again (but other phones you have connected to this line won't).

■ If you're not going to be receiving a lot of faxes and you generally know when to expect them, you can plug the fax into your existing phone line, set it to 'tel' or 'manual' mode, and when you're expecting a fax, switch it to 'fax' mode.

If you want separate numbers for phone and fax — say, for business reasons — but don't want to install another phone line, you can use Telstra's FaxStream Duet facility. At a cost of \$4.40 a month (on top of your line rental), this gives you a separate number for the phone and fax, and a distinctive ring for each.

Most people will need some time to familiarise themselves with the different receiving modes of the fax machine, and how to operate the equipment when using them.

MORE THAN A FAX...

All the models we tested have a telephone handset, so you can also use them as a phone. You won't be able to use the phone in the event of a power failure, although the **CANON FAX-B155** can still receive calls in this situation. You may want to consider having a second phone connected that doesn't need mains power, installing a separate line or keeping a mobile phone handy for emergencies.

While none of the models in our test has a built-in answering machine, you can connect one to all of them. However, you need to be careful not to exceed the line's Ringer Equivalent Number (REN) capacity. Look for a low REN (usually found on a sticker on the product) on appliances you intend to connect to the same phone line. If you exceed a total REN capacity of 3, one or all of the devices may not work properly. (See note 7, page 41, for more on REN.)

Of the models tested, the **SAMSUNG** (1300 362 603) and the **PANASONIC** (13 26 00) have a help line, which is useful if you run into trouble. Although most have a help function (activated by a button or menu selection option), it's a reminder of how to perform basic functions rather than a tutorial so, without a help line, you're on your own with the instructions once you get the fax home. The **PANASONIC**'s instructions aren't quite as easy to follow as the other models tested.

PROFILES

The models tested are profiled in rank order from left to right. Prices shown are recommended retail, as provided by the manufacturer in July 2001.

BROTHER FAX-645

Price: \$329.

GOOD POINTS

- Received pages come out in the correct order, rather than with the last one on top.
- Very easy to refill paper supply.

Good-quality sent text.

Fast at sending and receiving text and coloured pictures.

Uses very little energy on standby.

Can make a cover page.

Forwarding (can be set to forward a fax to another fax number).

BAD POINTS

- The ribbon film is fiddly to replace.
- Worst quality in the test for sending black and white pictures.



BROTHER FAX-920

Price: \$398.

GOOD POINTS

- Very easy to refill paper supply.
- Good-quality sent text.
- Fast at sending and receiving text and coloured pictures.
- Best quality for receiving pictures.
- Uses very little energy on standby.
- Can make a cover page.
- Can be set to forward a fax to another number.

BAD POINTS

- The ribbon film is fiddly to replace.
- Worst in the test at sending coloured pictures, and second worst at sending black and white ones.



PANASONIC KX-FP81AL

Price: \$394.

GOOD POINTS

- Very easy to refill paper supply.
- Good-quality sent text and black and white and coloured pictures (the best in the test for picture quality).
- Fast at sending and receiving text and sending coloured pictures.
- Uses very little energy on standby.
- Paging (can be set to phone you after a fax has been received).

BAD POINTS

- No one-touch dialling feature.
- Instructions not easy to understand or use.



SAMSUNG SF-3100

Price: \$429.

GOOD POINTS

- Very easy to refill paper supply.
- Good-quality sent text and coloured pictures.
- Very fast at sending text.
- Fast at receiving text and coloured pictures.
- Doesn't use much energy on standby.

BAD POINTS

- The quality of received colour pictures was poor.
- No facility for remote deactivation from an extension phone if you want to take an incoming call from there instead.



SHARP FO-785

Price: \$359.

GOOD POINTS

- Very easy to refill paper supply.
- Good-quality sent text and black and white pictures.
- Fast at sending text and coloured pictures.
- Fast at receiving coloured pictures.
- Uses very little energy on standby.
- Can make a cover page.
- Cheap to run.

BAD POINTS

- Some keys aren't marked with their function.
- No contrast mode for sending dark documents.
- No facility for remote deactivation from an extension phone if you want to take an incoming call from there instead.



CANON FAX-B455

Price: \$459.

GOOD POINTS

- Good-quality sent black and white pictures.
- Very fast at sending black and white pictures and fast at sending text.

BAD POINTS

- You can't dial by scrolling and selecting from the list of stored numbers.
- No super-fine resolution mode.
- No help function.
- No facility for remote deactivation from an extension phone if you want to take an incoming call from there instead.



ALTERNATIVES TO A FAX

- Some post offices offer FaxPost or fax services for a fee: good if you only send or receive an occasional fax.
- If you have a scanner, modem and fax-compatible computer software, you can send and receive faxes from your home computer, but to receive faxes at any time you'll have to leave your computer on.

Features they (nearly) all have

General

- Phone handset**, so you can use the fax machine as a telephone.
- Ink types**: The tested models have either a film ribbon or an ink cartridge (see *Running costs*, right); the table below gives model details.
- Copier function**, so you can copy documents. All tested models can copy up to 99 pages except the **PANASONIC**, which can do 50.
- Help function** (except the **CANON Fax-B155**), which prints a quick-reference guide to some standard functions.
- Warnings** for 'out of paper', 'out of print ribbon/ink' and 'sending error'.

Sending

- On-hook dialling** allows you to press a button to dial out without lifting the handset.
- Redial button**, for sending a second fax to the same number.
- Automatic redial**: If you want to send a fax but the line's engaged, the fax machine will automatically try again after a certain time (usually two additional tries after one to five minutes). The **CANON** can be set for up to an hour apart for each try.)
- Quick dialling features**:
 - One-touch dialling/abbreviated dialling**: All models allow you to store frequently used numbers so that they

require only a few keystrokes to be dialled. The **PANASONIC**'s the only model that can't do one-touch one-key, dialling.

- Dialling by scrolling** allows you to create a phone then look through the recorded numbers. Only the **CANON** can't do it.
- Broadcasting** allows you to send a document to several numbers dialled one after another.
- Group dialling** allows you to store lists of numbers: broadcasting. The **CANON** and **SHARP** don't have it.
- Automatic document feeder** allows you to load the document you want to send into a compartment that automatically feeds each page.



Brand / model (in rank order)	PERFORMANCE					6 FEATURES			
	1 Overall score (%)	2 Ease of use score (%)	3 Quality score (%)	4 Speed score (%)	5 Standby power score (%)	Ink type	One-touch dialling keys	No. of pages in auto document feeder*	Receiving memory (pages)*
BROTHER FAX-645	73	78	62	73	90	Film ribbon	4	10	20
BROTHER FAX-920	72	76	62	72	90	Film ribbon	16	10	20
PANASONIC KX-FPB1AL	72	73	65	71	90	Film ribbon	0	10	28
SAMSUNG SF-3100	72	76	62	75	80	Ink cartridge	5	15	80
SHARP FO-785	69	72	64	65	90	Film ribbon	8	10	30
CANON FAX-B155	67	77	60	65	60	Ink cartridge	10	20	15

* As claimed by the manufacturer.

** Dimensions shown are rounded up to the nearest centimetre, and include all protruding parts except cables and paper catchers.

*** Prices are recommended retail, as supplied by the manufacturer in July 2001, but you can probably find a better deal by shopping around.

1 Overall score

The overall score is a combination of ease of use, quality, speed and standby power consumption, weighted as follows:

- Ease of use score: 30%.
- Quality score: 30%.
- Speed score: 30%.
- Standby power score: 10%.

2 Ease of use score

We followed the instruction manuals to perform basic tasks such as setting up the fax machine, storing settings and numbers, and reloading the paper and ink cartridges or print ribbons.

3 Quality score

This is a combination of the following assessments, weighted equally:

- Text quality**: A text document was sent from the tested machines to a reference fax, and received by the tested machines from the reference fax. This was sent in 'standard' mode, and visually assessed.
- Picture quality**: Both a black-and-white and coloured version of the same A4 picture were sent from the tested machines to the reference fax, and received by the tested machines from the reference fax. This was sent using 'photo' or 'half-tone' mode, and visually assessed.

Transmission quality modes: 'Fine' and 'super fine' for text (except CANON, which only has fine), 'photo' or 'half tone' for pictures.

Contrast adjustment for light originals, and all models except the SHARP can also be adjusted for dark originals.

Overseas mode makes automatic adjustments to transmission speed, avoiding problems with less than perfect signal matches between countries — likely to be useful if you regularly send international faxes. Both BROTHER models and the PANASONIC have it, and the CANON's transmission speed can be manually adjusted.

Receiving

An adjustable number of rings lets you set the amount of time the phone rings for, which can be good if, say, you have your fax/phone tucked away in a home office and need extra time to get to it.

■ **Caller ID display** shows the caller's phone or fax number (the CANON and PANASONIC don't have it).

■ **Receiving modes:** See *Getting connected*, page 38. You can also connect all the tested models to an answering machine.

■ **Receiving memory**, in case the machine runs out of ink, paper or film. The number of pages that can be received into memory varies — see the table for model details.

■ **Volume control** for the speaker and ringing tone.

■ **Distinctive ringing:** All the models support Telstra's FaxStream Duet, which gives you two phone numbers for the one line (see *Getting connected* for more on this).

RUNNING COSTS

Fax machines print using either a film ribbon or an ink cartridge. Film ribbon can be fiddly to replace, but it's a good bet if you know you'll be printing lots of pages full of text. If you consistently print small jobs or pages with very little on them, ink cartridges can cost less per page of printing. This is because film ribbon uses up the same amount each time whether you're printing an almost blank or a black page, whereas ink cartridges release ink as needed.

Overall, the SHARP's the cheapest model for refills, costing just \$26 for a pack of two film rolls, which works out at around 15 cents a page. Other models that use film ribbon cost over twice as much. The SAMSUNG and CANON, which both use ink cartridges, cost around 20 cents a page.

We used our standard page rather than the manufacturers' to calculate these costs; see *Reality checks* (below) for more on why our test differs.

Need some help?

Telstra's Testfax facility is a computerised fax diagnostic service: you fax a page and, within a few minutes, get a report faxed back listing how your machine performed in a number of tests.

Send a one-page document containing text and pictures to 1300 368 999 (25 cents from anywhere in Australia) — technically minded types can then check their instructions and, if necessary, make adjustments to the settings.

Models (D, cm)	Warranty (years)	Origin	Manufacturer / distributor	Price (\$)**
1 x 31	1	Malaysia	Brother	329
2 x 48	1	Malaysia	Brother	398
3 x 35	1	Malaysia	Panasonic	394
4 x 30	1	Korea	Samsung	429
5 x 31	1	Thailand	Sharp	359
6 x 33	1	Thailand	Canon	459

4 Speed score

This is a combination of the following assessments, weighted equally:

■ **Text speed:** A three-page text document was sent in 'standard' mode from the test machines to the reference fax, and received by the test machines from the reference fax. The transmission times (from pressing the 'start' button to the finished printout) were measured.

■ **Picture speed:** Both a black-and-white and a colour version of the same picture were sent in 'photo' or 'half-tone' mode from the tested machines to the reference fax, and received by the tested machines from the reference fax. The transmission times were measured as for text.

5 Standby power score

We measured how much power the models use on standby: when they're switched on but not sending or receiving faxes.

Using more standby power may only cost you a few dollars a year, but it adds up to tens of thousands of tonnes of the greenhouse gas carbon dioxide unnecessarily released into the atmosphere when you extrapolate it out to all the fax machines in the country on standby 24 hours a day. It's possible to reduce the standby energy consumption with better electronics; CHOICE would like to see all manufacturers do it.

6 Features

For an explanation, see *Features they (nearly) all have*, above.

7 Ringer Equivalent Number (REN)

Any device you connect to your phone line (phone, answering machine, fax machine, modem) draws on the line's capacity.

The amount drawn is represented by the ringer equivalent number (REN): the higher it is, the more the device draws. Generally, phone lines have a maximum REN capacity of 3. If the sum of the RENs of all the devices you've connected to your line exceeds this, they may not work properly — for example, your phone may not ring.

REALITY CHECKS

Our performance ratings don't match up with some of the manufacturers' claims because our tests are slightly different.

For our quality and speed assessments, we used documents with a lot more 'black' on the page than the brief business letter used as a standard by manufacturers. Our document takes longer to send, uses more memory space and also more ink — but it's also a more realistic indication of how they'll perform in normal day-to-day use.

And our speed score includes non-message 'overheads', such as dialling and completion of the printout, as well as transmission time, as we think these tasks are part of a fax machine's job.

Bargains that **DON'T** cost the earth

Have you ever considered buying from a 'creative reuse' or 'reuse and repair centre'? Here's the lowdown.

IN A NUTSHELL

■ Reuse and repair centres are being established all over the country to save usable stuff from going to landfill and provide a source for turning one person's (or industry's) trash into someone else's treasure.

Recycling is worthwhile: hdpe or glass bottles in this bin, paper and cardboard in the other. The materials are then collected, sorted and sent to factories where they're broken down and remade into the same or different products.

It's well worth our efforts because it reduces the amount of waste going to landfill, and saves raw materials and energy for the production of new goods. However, **reusing** materials results in even higher savings — mainly in energy used for and waste generated by recycling.

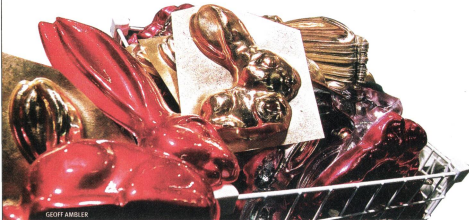
This *Green Page* reports on a few reuse centres and businesses that have been established, primarily to reduce the amount of waste going to landfill.

INDUSTRIAL DISCARDS FOR CREATIVE USE

Are you looking for materials for school projects, hobbies and craft? Stuff to keep the kids occupied during the school holidays? Bits and pieces for a theme party decoration? Fabrics and sewing paraphernalia? Cardboard, containers or paper? Buying this sort of thing — and lots of other stuff — from a 'creative reuse centre' could save you lots of money and you'd be doing the environment a favour.

Various creative reuse centres have sprung up in recent years; the oldest of them, Reverse Garbage (at 142 Addison Road, Marrickville, Sydney), has been operating for 25 years. It's a not-for-profit co-op that sells commercial and industrial discard materials to the community at a fraction of the price you'd have to pay in a regular shop.

The aim of the centre is to promote creativity in the community and help reduce the amount of waste going to landfill and get it back into circulation. A range of industries from Sydney, the Central Coast and the Illawarra region donate their unwanted materials to Reverse Garbage. The centre picks up the materials, which must be clean, safe, in large quantities and separate from other waste. It then sells them in its two



GEOFF AMBLER

warehouses in Marrickville and Casula, NSW.

Unlike goods sold in secondhand shops, many materials at Reverse Garbage haven't been used before. The companies that donated them may have had surplus stock that didn't sell or was no longer needed.

For example, we came across some Olympics 2000 paraphernalia when we visited the centre late last year. We also spotted lots of carpet and fabric samples, wood offcuts, shop display materials, all sorts of cardboard and paper stuff, haberdashery materials, old props (some of which had been used in the latest *Star Wars* movie) and lots of other weird and unique things.

So check it out if you're sewing, doing handicrafts, home handiwork or just for inspiration. While many of its customers are looking for art and craft materials (such as school and preschool teachers, artists, filmmakers, set designers and window dressers), Reverse Garbage sells to anybody in the community — from bargain hunters to people eager to buy in an environmentally sound way.

Similar centres in other states include:

- **Queensland:** Reverse Garbage, 296 Montague Road, West End; Gecko Recycle, 68 Boyd Street, Tugun.
- **SA:** That's Not Garbage, 24 Charles Road, Beverley.
- **Victoria:** Reverse Art Truck, 17 Greenwood Avenue, Ringwood.

REUSE AND REPAIR CENTRES

If you're after more mundane things for everyday living — say used furniture or homeware, whitegoods or electrical appliances that are still working, tools or toys — check out the ever increasing number of 'reuse and repair' centres that are being established across the country, often at a landfill site.

Here you can find things other people no longer need and have thrown away, but that are still working. One example is Sydney's first reuse and repair centre The Bower, located close to Reverse Garbage in Marrickville. It's a not-for-profit co-op that diverts reusable household and office discards from landfill back to the community.

The centre was established late in 1999 with the aim of recovering, recycling, repairing and reusing any form of hard waste that otherwise would end up as landfill. It accepts donations from the public and can pick up most materials. It also works in co-operation with many councils in the region and recovers reusable items from clean-up campaigns and bulk waste collections.

The items are checked, minor repairs made if necessary, and electrical appliances tested for safety before they're sold at low cost. Computers, mattresses, clothes and books aren't accepted, but people are advised on other waste diversion methods.

The Bower also sells on consignment items such as furniture that members have made or restored from waste items.

WHERE TO FIND THEM

Reuse and repair centres and other interesting reuse industries are being established all over the country. Listed below are few of the larger ones, and some contacts for further information on the topic. Alternatively, contact your local council or environment protection agency for more information.

- **ACT:** Revolve, Belconnen landfill.
- **NSW:** Ecohouse, Raleigh, at the landfill site near Coffs Harbour in the Bellingen shire.

*Find lots of
weird and
unique
things ...*

Resource exchanges

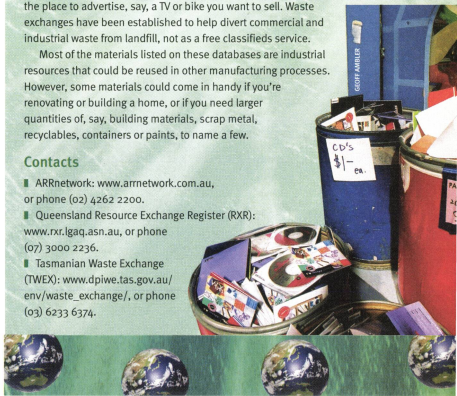
Another way of finding reused industrial discards is to check out a waste or resource exchange database. The **Australian Reusable Resources Network (ARRnetwork)** is an online trading site where businesses and individuals can list materials they no longer need, or request the things they're after. The system carries out a matching service every day and sends out an email notification if it's found a match.

Listing materials or placing a request is free of charge, but these databases aren't the place to advertise, say, a TV or bike you want to sell. Waste exchanges have been established to help divert commercial and industrial waste from landfill, not as a free classifieds service.

Most of the materials listed on these databases are industrial resources that could be reused in other manufacturing processes. However, some materials could come in handy if you're renovating or building a home, or if you need larger quantities of, say, building materials, scrap metal, recyclables, containers or paints, to name a few.

Contacts

- **ARRnetwork:** www.arrnetwork.com.au, or phone (02) 4262 2200.
- **Queensland Resource Exchange Register (RXR):** www.rxr.lgaq.asn.au, or phone (07) 3000 2236.
- **Tasmanian Waste Exchange (TWEX):** www.dpiwe.tas.gov.au/env/waste_exchange/, or phone (03) 6233 6374.



RECYCLING MADE EASY

Have you ever wished you could get rid of the things you no longer need as easily as doing the grocery shopping, without creating more waste for landfill? A 'drive thru recycling centre' (DTRC) could be the answer. You can leave (for reuse, repair or recycling) almost anything you discard, and buy reprocessed goods on the site.

A first step in what's intended to be a national network of DTRCs is planned for later this year with the construction of two pilot DTRCs, one in Western Sydney and one in Caloundra (Queensland). It's a project of the Western Sydney Waste Board and Caloundra City Council, in partnership with industry stakeholders. If you live in these areas, watch your local press for news as the project progresses.



■ **NT:** The Department of Lands, Planning and Environment (www.lpe.nt.gov.au/enviro) has published a reuse and recycling guide, available from various local councils, or phone (08) 9824 4140.

■ **Queensland:**

— Bicycle Revolution, 294 Montague Road, West End: rebuilds old bicycles from landfill into working bicycles and spare parts.

— Kingfisher Recycling Centre, 751 Zillmere Road, Aspley (part of Aspley State Special School): takes various recyclables and sells reusable items.

— Logan Recycling Markets, Browns Plains Tip, Logan City.

■ **Tasmania:** The Department of Primary Industries Water and Environment has published a Tasmanian waste recovery and recycling directory, which include contact details of various reuse centres: see www.dpiwe.tas.gov.au/env/recycling_directory/index.html or phone (03) 6233 6374.

■ **Victoria:** EcoRecycle Victoria has published a guide to recycling in Victoria, which lists reuse centres and other recycling information. It's available free from www.ecorecycle.vic.gov.au (click on publications, general communications and information) or phone (03) 1800 353 233 or (03) 9245 8555.

■ **WA:** There are five reuse/recycling centres at WA landfill sites:

— At the Tamala Park landfill, Mindarie Council.

— Run by the Alliance Club of Leeuwin at Augusta (proceeds go the Flying Doctor service).

— At Boyup Brook landfill.

— At Rockingham landfill, Miller Road.

— At Meru, Geraldton Greenough Regional Council landfill.

These are just a few examples of businesses that provide low-cost products by turning waste into a resource. Charity shops, flea markets, garage sales, building recycling centres and, of course, secondhand shops are other alternatives.



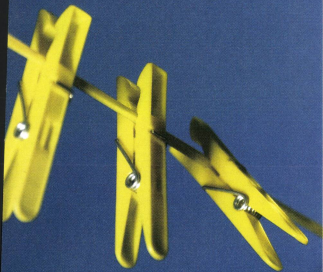
*Save money
and do the
environment a
favour...*



REUSENET

If all this information has inspired you to set up a reuse business yourself, there's a website (www.reusenet.org) specifically designed to complement online waste exchanges, where you'll find advice on setting up such a business and opportunities for networking with other Australian reuse businesses.

UPDATE: Washing machines



PHOTOS: VANESSA MARSHALL

IN A NUTSHELL

No matter what size of washing machine you need, you'll find one to suit you in our test. See the What to buy list and profiles on page 46 for model details, and the table overleaf for results on all the models tested.

WHAT TO BUY

The models below are all top loaders unless stated otherwise.

Small (up to 5.5 kg capacity):

KLEENMAID BY BRANDT TX 768A (top loader with front loader drum action)	\$1999
SIMPSON Enviro 100 455100C (front loader)	TEST BUY \$1391
FISHER & PAYKEL Smart Drive Pride MW059	TEST BUY \$780

Medium (6–7 kg):

FISHER & PAYKEL Excellence GW609	\$1007
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Large (more than 7 kg):

FISHER & PAYKEL Intuitive Eco IW810	TEST BUY \$1356
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A **Best Buy** indicates that a model is a reasonable performer in its size range and has comparatively low purchase and running costs. The other models in the *What to buy* list are the overall top performers in their size range out of all the models in the table (see page 46), but they'll cost more to buy and/or run than the **Best Buys**.

Check out our best buy top and front loaders in a range of sizes.

We've added results from six more machines to those of the models from our last test that are still available. None of the newer models is an outstanding performer, but they do get the job done — and some of them are good buys when you take their lower purchase price and running costs into account.

Overall, this update includes test results for four small, three medium and nine large washing machines costing between \$750 and \$2000. The models in the *What to buy* list should keep your clothes clean without too much hassle.

More info on washing machines

If you want to know more about what to look for in a new machine or to find out about more models, see our comprehensive article in CHOICE, March 2001, or go to www.choice.com.au and type 'All in a spin' in the search box; then click on the 'premium' article and log in to find it. (If you're a current CHOICE subscriber you can have free trial access to our website — just call Consumer Services on (02) 9577 3399 and have your email address ready.)

You can also use our interactive online feature to find a machine that best suits your individual needs. Follow the same path as above, and when you're in the premium article, click on the 'Compare A Product' sidebar link, and select away.

If you don't have a copy of the March issue or web access, you can send a stamped (85 cents in NSW, 95 cents elsewhere), self-addressed, A5 or larger envelope to **Washing machines**, CHOICE, 57 Carrington Road, Marrickville 2204, and we'll send you a photocopy.

BRAND RELIABILITY

We asked subscribers to tell us whether their washing machine had needed repair in the previous 12 months and whether they'd buy the same brand again. The range of reliability (the percentage that hadn't needed repair) was 71%–93% across all the brands reported on. The three brands in the *What to buy* list, left, got the following results:

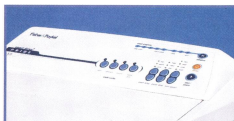
- 90% of KLEENMAID machines hadn't needed repair (out of 1317 reported on), and 91% would buy the brand again.
- 84% of SIMPSON machines hadn't needed repair (out of 3437 reported on), and 84% would buy the brand again.
- 83% of FISHER & PAYKEL machines hadn't needed repair (out of the 6564 reported on), and 94% of owners would buy the brand again.

PERFORMANCE

Brand / model (in rank order)	1 Overall score (%)	2 Dirt removal score (%)	3 Gentleness score (%)	4 Spin efficiency score (%)	5 Energy efficiency score (%)	6 Water efficiency score (%)	7 Water used (L)
KLEENMAID by Brandt TX 768A (t/dr)	76	71	74	75	89	77	58
SIMPSON Enviro 100 455100C (fr)	74	72	70	73	83	72	77
FISHER & PAYKEL Intuitive Eco IW810 (tp)	72	77	46	82	87	58	169
FISHER & PAYKEL Smart Drive Excellence GW709 (tp)	67	74	50	79	63	55	169
HITACHI SF-H800PX (tp)	67	74	52	79	62	55	180
FISHER & PAYKEL Smart Drive Pride MW059 (tp)	66	71	52	72	74	55	123
LG Turbo Drum WF-T902 (tp)	66	71	56	67	70	60	180
SIMPSON Enduro B01 225801K (tp)	66	72	50	74	71	54	185
SIMPSON Esprit 550 365550K (tp)	66	76	46	64	70	57	117
FISHER & PAYKEL Smart Drive Excellence GW609 (tp)	65	70	52	79	63	54	149
PERFORMA by Maytag PAV3200AAW (tp)	64	70	54	59	68	62 (A)	153 (A)
WHIRLPOOL GLSC9245HK (tp)	64	67	54	68	67	62	153
HOOVER Boss 750LB (tp)	63	71	46	68	68	49	189
HOOVER Boss 800RLA (tp)	63	65	50	72	69	53	186
OMEGA Injection 8000 (tp)	63	79	52	41	68	45	191
SAMSUNG Triflow SW65ASP (tp)	63	73	54	58	62	53	153

PROFILES

We rated each machine against others with roughly the same capacity: small, medium or large. The table shows individual scores and features. For profiles of models in the *What to buy* list that aren't given here, see page 43 of the washing machine report in *CHOICE*, March 2001.



SMALL (UP TO 5.5 KG)

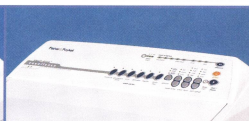
FISHER & PAYKEL Smart Drive Pride MW059

RRP: \$780

BEST BUY

Top loader.

This is the cheapest of the smaller top loaders tested, and has a quick washing cycle, good dirt removal and spin efficiency — the only drawback is that it's not the gentlest on clothes.



MEDIUM (6–7 KG)

FISHER & PAYKEL Smart Drive Excellence GW609

RRP: \$1007

Top loader.

A good all-round performer, with a quick washing cycle, good dirt removal and spin efficiency, plus favourite cycle and water-level sensor features. It's not, however, the gentlest on clothes.



LARGE (MORE THAN 7 KG)

FISHER & PAYKEL Intuitive Eco IW810

RRP: \$1356

BEST BUY

Top loader.

Of the larger top loaders we tested, this machine is the best overall. It has the lowest running costs, best spin efficiency, is very energy efficient, and has good dirt removal. It also has an optional fabric sensing function which sets the whole program. It's not, however, the gentlest on clothes on the normal program.

	11 FEATURES									SPECIFICATIONS					
10 Noise (dB)	Heater	Delay start (hours)	Out-of-balance adjustment	Anti-crease	Selectable spin speed	Load size sensor	Extra rinse	Water-saving option(s)	Cold only tap connectors	Capacity (kg)	Dimensions** (H x W x D, cm)	Warranty (years)	Origin	Manufacturer / distributor	Price (\$)****
63	✓		✓		✓					5.0	90 x 40 x 60	5	France	Brandt / Kleenmaid	1999
67	✓			✓	✓				Y or cap	5.5	85 x 60 x 61	2	Slovenia	Electrolux	1391
69		1 to 18	✓	✓		✓	(D)	✓	Cap	8.0	101 x 65 x 68	2	NZ	Fisher & Paykel	1356
68		1, 3, 9	✓	✓ S	✓	✓	(E)	✓	Cap	7.5	100 x 65 x 68	2	NZ	Fisher & Paykel	1118
55		3 to 12	✓	✓ R	(B)	✓			Cap (F)	8.0	95 x 63 x 68	2	Korea	Hitachi	1349
60			✓	✓ S	✓		(E)		Cap	5.5	99 x 56 x 59	2	Australia	Fisher & Paykel	780
57		3 to 48	✓	✓ R	(B)	(C)	✓			9.0	105 x 63 x 69	2 (G)	Korea	LG	1379
60				✓ S					Cap	8.0	108 x 68 x 72	2 (G)	Australia	Electrolux	1149
62				✓ S					Cap	5.5	101 x 58 x 63	2 (G)	Australia	Electrolux	838
59		1, 3, 9	✓	✓ S	✓	✓	(E)	✓	Cap	6.5	100 x 60 x 63	2	Australia	Fisher & Paykel	1007
64			✓	✓	✓				Cap	8.0	111 x 69 x 77	2 (G)	US	Maytag	1199
58			✓	✓			✓		Y	8.0	106 x 69 x 71	2 (G)	US	Whirlpool	1790
58			✓	✓ S				✓	Cap	7.5	104 x 68 x 72	2 (G)	Australia	Electrolux	1139
56			✓	✓					Cap	8.0	105 x 68 x 72	2 (G)	Australia	Electrolux	1178
60			✓	✓		(C)				7.0	103 x 61 x 69	2	Korea	Daewoo / Omega	1100
65		3 to 18		✓ S	(B)	✓	✓		Cap	6.5	101 x 69 x 71	1	Korea	Samsung	749

* Includes energy costs for when the machine's not in use (see below).

** Dimensions are for the smallest box that could be placed around the machine, allowing for inlet and drain hoses. It's best to leave extra space around it for easy installation and air circulation.

*** Prices shown are recommended retail, as supplied by the manufacturer in July 2001. You can probably get a better price by shopping around.

(tp) Top loader.

(fr) Front loader.

(t/d) Top loader with front-loader drum action.

(A) Water drains at over twice the rate of most machines, so it may not be suitable if you have small or partially blocked drains.

(B) Can't change the spin speed, only the spin time.

(C) Only for normal 'fuzzy' program; other programs have preprogrammed default.

(D) Has 'allergy' cycle with extra rinse.

(E) Option of spray and deep, deep only, or two deep rinses.

(F) Supplied.

(G) Plus extra cover for some parts and labour, as detailed in the warranty documents.

1 Overall score

Dirt removal contributes 40% to the overall score, with gentleness, spin, energy and water efficiency each weighted equally at 15%.

2 Dirt removal score

To assess dirt removal, we measured how much light was reflected from specially soiled swatches before and after washing in a warm-water wash, taking into account the evenness of each wash.

We've changed our scoring method slightly to better reflect the variability of scores within the wash, and between one wash run and the next (the less variability, the better), which is why models already reported on in the March 2001 issue now have a slightly different dirt removal score.

3 to 10

See the notes with the table in the March 2001 article for information on what was tested and measured to achieve these scores.

11 Features

See the March 2001 issue for explanations of features or functions other than those detailed here:

■ Anti-crease feature

Models with this feature have a permanent press or creasables cycle designed for more easily-creased fabrics. Some machines have useful additional features for reducing creasing when washing's left in the machine for a while at the end of a cycle — the machine either won't drain the water from the last rinse (rinse hold; R in the table) or won't spin after the water has been drained (spin hold/drip dry; S).

■ Water saver option

WATER-SAVING RINSE

On the FISHER & PAYKEL models (except the Smart Drive Pride MW059) you can save water in the rinse cycle by selecting a variable shower rinse rather than the normal deep rinse.

SUDS/RINSE SAVE (water recycling).

A manual suds and/or rinse save feature, like the FISHER & PAYKEL models have (except the Smart Drive Pride MW059), allows you to reuse all (or part) of your suds or rinse water for a subsequent wash; the HOOVER Boss 750LB allows you to reuse the rinse water.

■ Cold-only tap connection required

If you want to use only cold water, you may need a special Y-shaped connector or a sealing cap for the hot-water inlet. Unless stated otherwise, you'll have to buy it as an extra.

ENERGY COSTS WHEN NOT IN USE

The SAMSUNG Triflow and LG Turbo Drum each waste around \$25 over 10 years when they're not actually in use — 25 times more than the SIMPSONs, KLEENMAID by Brandt, HITACHI, WHIRLPOOL, PERFORMA by Maytag, OMEGA and HOOVER Boss 750LB. Other models in the test fall somewhere in between. It's not the cost to individuals that's the problem, it's the amount of carbon dioxide unnecessarily released into the atmosphere in generating the power wasted by the thousands of machines across Australia. Manufacturers can avoid this wastage by better design of the electronics.

RECALLS & BANS

If you find a recall or ban not on our list, please let us know. Companies often rent 1800 numbers for a couple of months after the recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: **Swisse Vitamins** has recalled **Childvite Calcium Liquid with Natural Whey for Children**, sold in 200 mL glass bottles.

The problem: The label says the product contains no animal products or milk derivatives, but in fact it contains whey sourced from cows' milk.

What to do: Return it to the place of purchase for a refund, or call Swisse Vitamins' Customer Service on 1800 670 680, to arrange for return of the product and a refund.

THE PRODUCT: **Black Flies Australia** has recalled the following **Black Flies sunglasses**, following action from the ACCC:

■ Sunglasses with the outside left temple labelled 'Fly Girls' and inside right temple, 'SHY FLY'.

■ Sunglasses with orange lenses, and with the inside left temple labelled 'FLY THE FLUFFY SKYS' and inside right temple, 'MACH-2'.

The problem: These sunglasses don't comply with mandatory safety standards.

■ The lenses on the former are too small, so don't provide enough sun protection and when exposed to the sun may increase the risk of sun damage to the eyes.

■ The latter could cause blurred vision, misjudgment of depth and/or misjudgment of position, and they don't feature warning labels specifying that they're unsuitable for driving and for people with defective colour vision.

What to do: Don't wear either kind of sunglasses. Return them to the place of purchase or to Black Flies (Australia) Pty Ltd, 191 Albert Street, Brunswick 3056, for a refund. You can contact Black Flies by phone on (03) 9388 9122 or fax (03) 9388 9067.

THE PRODUCT: **Cadbury Confectionery** has recalled **250 g Hazel Nut block chocolates**, with barcode 9300 6173 11669, List no 1611660, and best-before dates of 20 05 02, K Batch DDC Codes 05 K2, or 20 05 02, L Batch DDC Codes 05 L2.

The problem: The chocolate may contain a small amount of blue plastic material.

What to do: Don't eat it. Dispose of it and return the wrapper, for a refund, to Reply Paid 16, Cadbury Consumer Service, PO Box 200, Ringwood 3134. For more information phone 1800 657 021, 8 am–6 pm (EST), Monday to Friday.

THE PRODUCT: **Darling Downs Bacon** has recalled **KB Darling Downs Boneless Champagne Leg Ham Portions** sold in a vacuum pack (with pale brown netting on the ham's surface), in random weights between 1.25 kg and 1.75 kg, and a best before date between 01.08.01 and 26.09.01.

The problem: The ham may contain low levels of listeria, which can cause illness in pregnant women, the very young, the elderly and people with low immune systems.

What to do: Don't eat the ham and contact your doctor if you're concerned about your health. Return it to the place of purchase for a refund. For further information phone Darling Downs on 1800 332 226.

THE PRODUCT: **Unilever Australasia** has recalled **Copha (250 g)**, with best before dates of 13 02 02 and 14 02 02 printed on the pack.

The problem: Some packs may contain fine metal filings.

What to do: Return the pack to the place of purchase for a refund. For further information contact Unilever's consumer information line on 1800 801 885.

THE PRODUCT: **Tradescene** has recalled **Wonderworld Pegs and Hammer** wooden toys sold through Target and Baby Target stores from August 2000 to January 2001.

The problem: Small removable parts are a potential choking hazard for the age group indicated on the carton.

What to do: Don't use the product. Return it to your local Target store for a refund (a receipt isn't required). For further information phone Tradescene on (03) 9348 6222.

THE PRODUCT: **Myer Grace Bros** has recalled **Babyworld and Kidsworld** Toddler children's (girls') corduroy overalls, in pink and lilac, sizes 00 to 3. The overalls have a woven label on the front, featuring the words 'Baby

World AUTHENTIC Blue Jeans' or 'Kids World AUTHENTIC Blue Jeans', and were sold in Myer or Grace Bros stores from January 2001 to May 2001.

The problem: A small part of the buckle may become detached, posing a potential choking hazard for children.

What to do: Don't use the overalls. Return them to the place of purchase for a refund or exchange. For further information call the Myer/Grace Bros Customer Service Centre on 1800 811 611, Monday to Friday, 9 am–5 pm (EST).

THE PRODUCT: **Moose Enterprise** has recalled **Growing Alien and Growing Gutz** children's novelty toys that expand in volume when placed in liquid, sold in major and smaller retail outlets.

The problem: The toys don't meet the requirements of the Australian safety standard and are subject to various state and territory banning orders, as they pose an ingestion or inhalation risk to children.

What to do: Return the toys, including those not fully expanded, to the place of purchase for a refund. For further inquiries call Moose on (03) 9579 7377.

THE PRODUCT: **Boydex International** has recalled grey and blue **Lightning Bolt infants' tops – sizes 0 to 2 –** with the style no. B80681/1BW on the label sown into the left side seam, sold through Big W stores from March 2001 to June 2001.

The problem: The toggles on the top may come off, posing a choking hazard to small children.

What to do: Remove the toggles, or return the top to your nearest Big W store for a refund; you can also return it by mail (no stamps necessary) to Reply Paid 110, PO Box 638, Hawthorn 3122, and a replacement top will be posted to your address. For further information call Boydex International on (03) 9824 8799.

THE PRODUCT: **John Deere** has recalled the following kinds of **Homelite blowers**, sold from August 1998 to June 2001: Z25MHV, Vac Attack, D25MHV and D30MHV. The affected blowers can be identified by

one of the following numbers on the affixed serial number plate: UTO805, UTO805A, UTO805C, UTO8067, UTO8085, UTO8057A, UTO8107.

The problem: A fuel leak may occur if the fuel line comes into contact with the plastic engine shroud, which may create a fire hazard.

What to do: Return the blower immediately for a free inspection and, if necessary, for modifications to be made at no charge. To find your nearest servicing dealer contact Homelite on 1800 300 321.

THE PRODUCT: **Look Sharp Concepts** has recalled **Butterfly Night Lights**, labelled SOUND TECH HL-B01, and sold in shops from February 2000 to June 2001.

The problem: These lights may overheat and melt, posing a risk of electric shock and fire.

What to do: Don't use them. Return them to the place of purchase for a refund. For further information contact Look Sharp Concepts on (02) 9688 1900.

The product: **Moto Guzzi Imports** (Australian Motorcycle Importers) has recalled a large number of **Moto Guzzi motorcycles – California EV and Special Models**, manufactured from 1997 to December 1998. Most owners have already responded to this campaign, except for owners of models with the following VIN and engine codes:

VIN:	Engine code:
ZGUKDBKDAVM111978	KD16795
ZGUKDBKDAVM111979	KD16803
ZGUKDBKDAWM114306	KD19111
ZGUKDBKDAWM130292	KD25167
ZGUKDBKDAWM130541	KD25581

The problem: The spokes in the rear wheel might loosen or break.

What to do: Contact your Moto Guzzi dealer to arrange for a new rear wheel to be fitted free of charge.

Weekly updates of recalls and bans are posted on the **CHOICE website** at www.choice.com.au. You can also email us any recalls or bans not on this list at ausconsumer@choice.com.au.

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If you're a current CHOICE subscriber you can get free trial access to the website. To register, just call us on (02) 9577 3399 and have your email address ready.

To whet your interest, here are some picks from the current information available on www.choice.com.au.

LONG-DISTANCE PHONE PLANS

Sorting through clever ads and special deals to choose the right long-distance telephone call plan can be tricky. How do you work out whether you'll save money by changing plans or signing up with a new service provider?

You've seen the article in CHOICE (July 2000) — now use our comprehensive online tables to find the best deal for your needs; type 'long-distance phone plans' (don't forget the hyphen) into the search box on the home page, then click on the 'premium' article to find it.

We scored and ranked 30 long-distance call plans, and included

information about each plan's call rates, time periods for off-peak/economy and capped calls, conditions, features and availability.

Our comprehensive guide looks at the steps involved in choosing a phone plan for your long-distance calls. It also explains the jargon, features and conditions you'll come across when you're looking for a plan. And we show you how to make even bigger savings on your long-distance bill by using override codes.

CONSUMER ALERT

Slim-gel patches: You may not lose weight, but you can watch your wallet lose \$179 overnight!

It's a "miracle". It'll "dissolve", "melt" and "evaporate" fat. It's "guaranteed to work without starvation diets or punishing exercise regimes (sic)". It's the "ultimate slimming cure". You'll lose weight permanently". And best of all it'll turn "fat into thin and old into young". Sold yet?

Several consumers who received Slim-Gel weight loss patch pamphlets contacted us about the incredible claims — does this little patch of gel work? Check the facts by typing 'slim-gel' in the search box on the home page. There's little evidence to suggest that a major ingredient in Slim-Gel patches, guarana, will help you shed any kilos, let alone "5–6 kg in a week" as promised.

We're also concerned that the Singapore-based company marketing

these patches seems to have only a PO Box address in Australia. Unfortunately, it seems to be a case "if it sounds too good to be true it probably is".

INTERESTED IN REAL ESTATE?

If you're thinking of buying property, check out our website this month.

Type 'When not to sign' in the search box on the home page to find an extract from Anita Bell's book, *You mortgage and how to pay it off in five years — by someone who did it in three*, that shows tricks of the real estate trade to watch out for.

Anita's property checklist covers the sensible questions to ask when you think you've found the house of your dreams. If you've other questions, say about how to find the right home loan or pay it back quickly, you can ask her personally by clicking on the forum link.

To order the book, just go to the home page and click on 'Your Mortgage' in our Top 10 Reports, or see *Consumer Bookshelf*, page 35.

NEW BABY CHECKLIST?

With so many products on offer these days, how do you sort out what baby really needs? With our checklist, of course! We've navigated the maze of modern baby products to show you the essentials, with links to our tests of baby products — just type 'equip your baby' into the search box on the home page.

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SENIOR MEDIA CO-ORDINATOR: Gail Kennedy.
PRODUCTION: Manager Jozica Crncec. **Art director:** Michelle Havenstein. **Senior designer:** Jacqui Fry. **Editorial/production assistant:** Rino Breebaart. **Photographers:** Rhonda Thwaite, Vanessa Marshall. **Graphics co-ordinator:** Vanessa Marshall. **Marketing co-ordinator:** Nicky Hong.
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ULTIMATE FACIAL REJUVENATION

Banish deep and fine lines, enhance lip definition and look great this winter. Eliminate:

- Profound smile lines
- Deep frown lines
- Acne Scars
- Deep facial frowns
- Crows feet

Discuss your requirements with our doctors or nurses free of charge and choose the best solution for you and your budget.

- Collagen
- Hylaform
- Botox
- Microdermabrasion
- Glycolic Peels
- Gly Derm Skin



FACE LIFT GONE TOO FAR?

If your face ended up looking like *this*, it probably would qualify as the "ultimate facial rejuvenation" ...

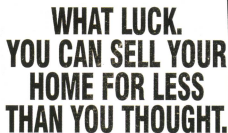
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COLLECTION –
COMING SOON!**

We've compiled a collection of the best from the last three years of the *Hard Word*, plus plenty of great new entries you haven't seen yet. The book will be out in November — the ideal Christmas stocking filler!

Did we *really* say that?

Our description of the book *Eat GST Free!* in July CHOICE included the bold assertion that, "It shows you how to make savings of up to 500% by cooking at home ..." As some vigilant readers pointed out, that means someone pays you up to \$400 for every \$100 worth of food you cook.

OK, we didn't mean that. What we meant was it can cost you up to five times more to buy prepackaged foods in the supermarket than cooking meals yourself using the recipes provided.



Reach \$93,000* potential buyers for just \$150** with an ad in The Connecticut Real Estate Section (if your home is priced under \$150,000). You'll be earning yourself one **Deal Estate**

“WHAT LUCK”, INDEED!

Bad luck, that is. A straw poll round the office confirmed that most people would hope to sell the home for *more* than they'd thought.



BIG OPTIMA

Anti-theft innovation?

With a 20 kg hard disk, this Big Optima computer certainly lives up to its name. You might need some help getting it home, but at least no one will be able to make off with it in a hurry.



- 866 Mhz Pentium ITI processor
- 64mb Ram
- 20kg hrd drive
- DVD
- 7" monitor



HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to P Vogel, A Robertson, B Hall, R McCluskey, Y Stoneham, J Brannigan, D Kitchener and P Nester for their contributions to this month's *Hard Word*. Please keep sending them in.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.

A request from our art team: If you send us clippings, labels or packaging, please keep them as clean and neat as possible (and don't mark them with highlighters or pens or cut the corners off, etc) so we can reproduce them on this page. Thank you.



MYSTERY SOLVED

Perhaps it's no wonder that
curry... er, 'disagrees' with some
people, digestively speaking.

CURRY
(S&B GOLDEN CURRY HOT)
INGREDIENTS: WHEAT FLOUR, FAT, SALT, SUGAR,
CURRY POWDER, SPICE, SEASONING (MONOSODIUM
CITRIC ACID).
MANUFACTURED BY: S&B SHOKUHI CO., LTD.,
CHUO-KU, TOKYO-TO, JAPAN.